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THE  
CARD INDEX SYSTEM

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**The Card Index System.**

# THE CARD INDEX SYSTEM

ITS PRINCIPLES, USES,  
OPERATION, AND COMPONENT  
PARTS

*ENLARGED EDITION*

4

REVISED BY

VINCENT E. COLLINGE, A.C.I.S.



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## INTRODUCTION

ROUGHLY speaking, the world is divided into two classes : those who use the card index system and those who do not. This little volume is compiled primarily for the latter though the former may find in it some useful hints ; it is in no sense technical, and it makes no pretence at discussing problems interesting only to the expert. The aim has been to explain a simple and practical system in the simplest and most practical manner. Keeping this object in view, general principles have been illustrated where necessary with forms of an entirely elementary character. The purpose of these forms is merely to be suggestive and to enable the business man to appreciate the possibilities of the card index. In the same way, the illustrations of appliances supplied by various makers have been selected solely with the object of elucidating the text. The makers from whose catalogues they are chosen are all engaged in the production of office furniture devised to make system possible, and their catalogues should be carefully studied in the light of what has been written. If the effect of the following pages is to make those catalogues comprehensible, this little volume will have justified itself. One hopes, however, that it may also be of use to the rising generation of business men, a considerable percentage of whom recognise that changing conditions,

and ever-increasing competition demand improved organisation, more exact knowledge, and better and more economical methods, in securing all of which the card index system plays no small part.

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all of whom have permitted illustrations from their catalogues to be used in the text.

# CONTENTS

CHAP.		PAGE
	INTRODUCTION . . . . .	v
I.	PRINCIPLES OF THE SYSTEM . . . . .	1
II.	HOW THE SYSTEM IS WORKED . . . . .	12
III.	ARRANGEMENT OF NAMES AND CARDS . . . . .	38
IV.	FILING CATALOGUES AND PRESS CUTTINGS . . . . .	51
V.	CUSTOMERS' AND ENQUIRIES REGISTERS . . . . .	64
VI.	OTHER CARD RECORDS . . . . .	81
VII.	THE CARD INDEX LEDGER . . . . .	92
VIII.	FILING APPLIANCES . . . . .	104
	INDEX . . . . .	119



## LIST OF ILLUSTRATIONS

ALPHABETIC CARD INDEX DRAWER (LIBRARY BUREAU, LTD.) . . . . .	4
GUIDE CARDS (GLOBE-WERNICKE) . . . . .	6
VERTICAL FILE FOLDER (FORDHAM & CO., LTD.) . . . . .	12
VERTICAL FILE DRAWER (LIBRACO, LTD.) . . . . .	13
AN UPRIGHT VERTICAL FILE SECTION (GLOBE-WERNICKE) . . . . .	15
THREE SECTIONS COMBINED (GLOBE-WERNICKE) . . . . .	16
OUT CARD FOR VERTICAL FILE (LIBRARY BUREAU, LTD.) . . . . .	23
REMINDER TRAY (GLOBE-WERNICKE) . . . . .	34
REAL ESTATE RECORD (SHANNON, LTD.) . . . . .	36
NAME CARDS (LIBRACO, LTD.) . . . . .	43
CATALOGUE INDEX ARRANGED UNDER FIRM NAMES (GLOBE-WERNICKE) . . . . .	53
CATALOGUE INDEX ARRANGED UNDER SUBJECTS (GLOBE-WERNICKE) . . . . .	55
PAMPHLET FILE BOX (LIBRARY BUREAU, LTD.) . . . . .	58
CUSTOMERS' REGISTER GEOGRAPHICALLY ARRANGED (GLOBE-WERNICKE) . . . . .	65
METHOD OF AFFIXING SIGNALS (LIBRACO, LTD.) . . . . .	72
SECTION OF FOLLOW-UP FILE (SHANNON, LTD.) . . . . .	74
SECTION OF STOCK ACCOUNT REGISTER (GLOBE-WERNICKE) . . . . .	82
COST REGISTER . . . . .	85
A DENTIST'S CARD (GLOBE-WERNICKE) . . . . .	88

	PAGE
A MEDICAL PRACTITIONER'S CARD (GLOBE-WERNICKE)	89
STAFF CARD . . . . .	90
NUMERIC LEDGER CARDS (FORDHAM & Co., LTD.) .	92
CARD LEDGER DESK (SHANNON, LTD.) . . .	99
SHANNON LEDGER CARD (SHANNON, LTD.) . .	101
BINDING CASE (SHANNON, LTD.) . . . .	102
FOUR-DRAWER CABINET (FORDHAM & Co., LTD.) .	106
CARD PERFORATIONS FOR VARIOUS DESIGNS OF RODS (LIBRARY BUREAU, LTD.) . . . .	107
PATENT AUTOMATIC TRAY STOP (LIBRACO, LTD.) .	108
THREE-DRAWER VERTICAL CABINET IN SECTIONS (AMBERG FILE AND INDEX CO.) . . . .	109
TWO-DRAWER AND ONE-DRAWER VERTICAL CABINETS (AMBERG FILE AND INDEX CO.) . . . .	109
STOLZENBERG FILE (OPEN) . . . . .	110
FILE PUNCH (STOLZENBERG) . . . . .	111
KISMET BINDER . . . . .	112
ROTARY COPIER . . . . .	116

# THE CARD INDEX SYSTEM

## CHAPTER I

### PRINCIPLES OF THE SYSTEM

THE card index system, now familiar as an appliance of modern business, had its inception in the library. The discovery that for the purposes of indexing, entries made on separate cards were far more manageable than those made in bound books, is usually ascribed to a Frenchman, one Abbé Rozier, who, about the end of the eighteenth century, made use of that method in compiling an index to the publications of the Academy of Sciences at Paris. Whether Rozier was or was not the actual originator of the card index is a matter of little importance; but the fact that cards were first used for indexing and cataloguing collections of books is not without significance. The contents of a library undergo continuous change. New acquisitions are made; old books which have finally served their purpose are withdrawn. The object of the collection is not attained unless it is possible, with a minimum of delay, to ascertain exactly what books it includes, what subjects they deal with, and the precise whereabouts of every volume. The form of index that most readily *indicates* these facts is the most helpful.

The business man will recognise that in all essential respects the considerations which apply to the library apply equally to the various papers and documents



that have to be preserved in the business office. In both cases the same need exists for quick and accurate reference, and consequently for the most efficient form of index. And the most efficient index is one that is always complete.

### **A Card Index.**

As the term implies, a card index is an index of which every separate item occupies a separate card. To catalogue a library, whether it be desired to arrange alphabetically under authors, or to classify under subjects, arranging the subjects in alphabetical sequence, practically necessitates the use of one card or slip for every separate title. When cards or slips have been prepared for all the books intended to be catalogued, their classification and arrangement become a matter of simplicity. From the use of cards merely as an aid in compiling an index, to their employment in a permanent form as themselves the index, was only a step, but it was a step having far-reaching results, for the basis of the card index system which it formed has largely influenced modern business organisation.

### **The Suggestion of Completeness.**

The first librarian to adopt the card index as a means of cataloguing the books in his custody must have contemplated with satisfaction the work he had accomplished. Unlike the catalogue written in a bound book, the card index always suggests that it is complete. The addition of new volumes causes no disturbance or disorder, for an addition merely necessitates the writing of a new card which is easily slipped into its place ; and the periodical re-writing and re-arrangement of the catalogue, unavoidable where the older methods of indexing are in use, becomes no longer necessary. The innovating librarian as he realised these advantages,

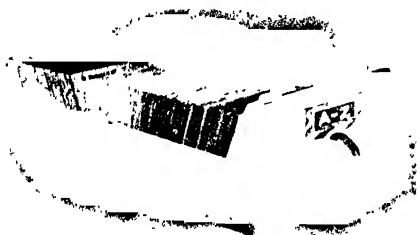
must have looked forward to the early and enthusiastic adoption by all librarians of a method, the merits of which were so obvious.

Notoriously, however, it is the obvious which is often the last to secure recognition. Even to-day, after much ingenuity has been expended in designing appliances which make the card index adaptable to the requirements of every business, profession, or institution, as well as to those of the librarian and private person, it remains true that numerous as are the users of the card index system, those who deny themselves its assistance outnumber them.

### **The Basis of a Filing System.**

Primarily the card index in the business house is to be regarded as the basis of the system of filing letters, documents, catalogues, samples, and every other sort of material which for one reason or another, should be made accessible at a moment's notice. Just as the card index in the library indicates the exact location on the shelves of every single volume, so in the business house the card index makes it possible to refer to any letter, document or other article as it is required. The existence of an index drawer entirely distinct and separate from the filing drawer differentiates the card index system of filing from all systems which by means of "self-indexing" or other devices, endeavour to dispense with a separate card index. It is sometimes argued that a file equipped with an indexing arrangement in which papers can be placed under the initial letter of the name of each individual correspondent, gives the same results with half the labour. The reply is that such an alphabetical arrangement does not and cannot give the same results. This will be discussed later.

At this point some attention may usefully be given to the card index drawers whose primary purpose is to provide an index to the correspondence file. In these drawers will be found cards giving the names and addresses of all correspondents and indicating the exact place of the letters received from, and of the filed copies of the letters written to them. These cards then provide a record of the names and addresses of all persons with whom business is being done. The entire series is arranged alphabetically in the card index



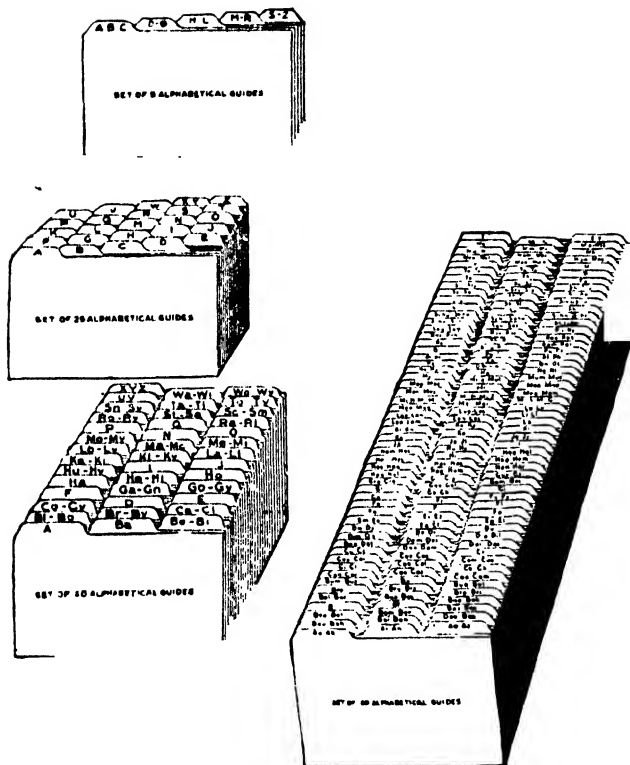
ALPHABETIC CARD INDEX DRAWER  
(LIBRARY BUREAU, LTD.)

drawer, and reference to the cards themselves is made easy by a series of projecting guide cards. Record cards may be placed before or after the guide cards, the writer's preference being for placing them before. There may be great elaboration of subdivisions as illustrated, but arrangement of a large number of cards will proceed from the large class to the subdivisions—all names beginning with B will be gathered first in one group, and then in smaller groups according to the subdivisions. In elaborate indexes the main guides may be on the left, *e.g.*, B; subdivisions near the

centre, *e.g.*, Ba; and towards the right further subdivisions of large sections, *e.g.*, Bal-Bar, or a special name, *e.g.*, Barton. Five positions may be used. The addition of new names, each on its separate card, the withdrawal of old names no longer required, present no difficulty and do not interfere with the alphabetical sequence. With the minimum of attention the card index drawer provides a complete list of such names and addresses as are required, arranged in such a manner that any single card can be consulted at a moment's notice.

Its advantages show up the disadvantages of the book index in which there cannot be strict alphabetic arrangement because of the necessity of adding new names and striking out old ones which cannot be taken out. After a time there are obliterations, interlineations, errors, alterations, and erasures galore; and eventually the necessity arises for a rewriting of the book. In the card index drawer there are no blanks; alphabetical arrangement may always be preserved even when making additions; "dead" cards may be removed, so leaving only "live" ones to be handled; the opening of new indexes is dispensed with; reference is made much easier, and if desirable to more than one class of document; the index may serve as an address book and include telegraphic addresses, telephone numbers, particulars of codes used, credit allowed and limit of credit, discounts, terms, and other information.

Primarily, as has been said, these cards serve the purpose of an index to the files, but there are various other purposes which they serve equally well, and which increase their utility enormously. Comparison may be usefully instituted between a list of names and addresses so arranged and a similar list kept in a bound book.



GUIDE CARDS (GLOBE-WERNICKE)

### Continuous and Orderly Sequence.

Can the old-fashioned address book provide the same service that the card index offers? In the address book every name is indexed under its initial letter,

but to find the required name frequently necessitates a search through several pages; for additions and corrections must destroy alphabetical sequence, and dead matter cannot be withdrawn. Furthermore, the capacity of the address book is limited; at some time or other its contents must be revised, re-written and re-arranged, with considerable expenditure of time and effort. The card index, on the other hand, allows for unlimited expansion. It may be commenced with a hundred cards in a single drawer divided by no more than twenty-five guide cards. With increasing business the hundred cards may swell to thousands or tens of thousands; the single drawer may grow into a cabinet of twenty drawers; but the alphabetical sequence remains. The original hundred cards may still be in use, and each one of them can still be found with practically the same ease and certainty as when they alone constituted the entire series.

#### **A "One-place" System.**

Nor is it difficult to realise that the possession of such a register directly encourages system. The card system is a "one-place" system. This does not necessarily mean that all desired information is kept on, or is referred to by, one register; an index or register may be subdivided and there may be several registers. But it means there is a definite place in which is recorded and stored certain information, a place to which one understanding the classification and system naturally turns in case of need. Concerning every man whose name happens to be on his books, the business man possesses some information which should be noted for future use. Apart from such ordinary facts as telephone numbers, telegraphic addresses, cable codes, shipping instructions, there is, or there may be, a variety

of information of special value in relation to each particular firm. With the card index at hand, a place is provided for such information to be noted with the certain knowledge that it can be referred to whenever required.

The old-fashioned business man flatters himself on carrying all this knowledge in his head. He considers it a subject for pride that twenty years' experience has taught him the idiosyncrasies of his customers, their standing, their possibilities, and indeed, all that there is to be known about them. He overlooks the obvious facts that his memory is fallible, that he is not immortal, that his health may fail, that circumstances may arise in his absence that may make his unwritten knowledge of vital importance at the moment, and that, even at its best, his attempt to monopolise knowledge compels him to devote much of his time to detail work which should devolve on subordinates, and thus lessens his capacity for other and more important work.

To urge as an objection to the card system of filing that the necessity for creating an index increases the work involved, is to ignore the many subsidiary uses to which every register may be put. Yet this objection is more frequently heard than any other, and is largely responsible for the antiquated and unsystematic methods of dealing with correspondence that still survive in too many quarters.

An examination of the basic feature of other systems—that is, the division of the filing drawers under some alphabetic arrangement—cannot fail to reveal its inadequacy.

### **The Inflexibility of the Letter File.**

Like the bound address book, the alphabetical file, whether it be a box file or a horizontal or vertical

cabinet file, has no flexibility. It is inevitable that some compartments will fill more quickly than others ; with many styles it is inevitable that the letters of different correspondents will occupy the same compartment ; and it is inevitable that sooner or later a clearance will have to be made. The result is waste space, confusion, loss of time. The transferring of correspondence from such a file to transfer cases presents all sorts of difficulties, and unless the utmost care is taken, reference to papers so transferred becomes a matter of the greatest difficulty and uncertainty.

If an alphabetic scheme is started, say, with one drawer or other unit under main guides A to Z, as business increases it will be necessary not only to expand into other drawers—inevitable also under the numeric system, but with less trouble as shown later—but it will be necessary to take out from each file all documents and rearrange them under chosen subdivisions, with a possibility of further subdivision again later, a process involving on each occasion great labour and great waste of time.

It is not so under the numerical scheme in which any subdividing is easily accomplished, because the card records only and not the filed papers need attention—a very different matter. Again the alphabetic arrangement of files must perforce at the outset have a sufficient equipment for the whole alphabet, and there will always be vacant places, whereas with the other more perfect method, consecutive numbers are given to “live” files as needed, and as business increases and more space is required, another drawer may be added. Initial equipment is thus more economical, and, as will be seen, the service is much more efficient.

The card system, as expounded in this book, is an expanding system, a system which allows files and



appliances to grow and develop as the business demands, without disturbance, confusion or reorganisation.

### **Hidden Mines of Information.**

Furthermore, a file, the contents of which are arranged alphabetically under correspondents' names, is only partially serviceable. Hidden away in its compartments may be useful information about new markets, new customers, new business of every sort, information which could not be used when received, but which in view of later developments may become important. To locate such information may or may not be possible, but the chances are that, when it is most urgently needed, the names of the correspondents in whose letters it appears, will be forgotten, and its very existence may be overlooked. For all practical purposes it is lost. Of course, such information may be noted and indexed or merely indexed, but here it is urged that the only really satisfactory plan of reference is that secured by the use of the card index. It comes then to this, that an alphabetic letter-file is at the best a receptacle for correspondence, and at that an imperfect and inconvenient one. A file based on the card index system, on the other hand, affords an economical method of dealing with every sort of material, and is moreover ready at all times to place at the disposal of those who consult it all that information which in the past was regarded as the special knowledge of the man of long experience.

### **Supplementary Cards.**

It is to be remembered also that no merely alphabetic scheme of filing can dispense with the necessity of keeping for daily use in the office, a register of customers and other correspondents. The most satisfactory form of register—the only register that can be always complete and never redundant—is a card register. This

may, of course, be instituted as a supplement to the filing system. But would it not be simpler to adopt a filing system having the card index as its very basis ?

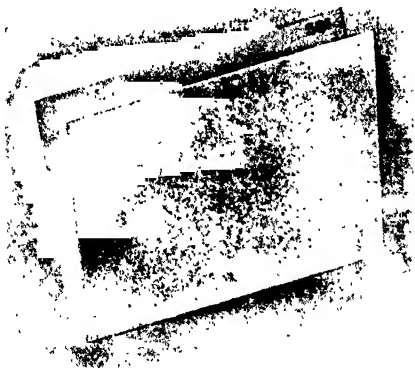
Again, as will be seen in greater detail farther on, the card index is made more highly efficient by the use of colours, tabcards, and signals or indicators ; indeed, there are many problems of indexing, cataloguing and registering which, although quite impossible of satisfactory solution by means of book records, can easily be solved by the card method.

Whether one central register will meet the special needs of a business better than several groups of cards separately boxed, or put together and distinguished by colours, is a question which must be applied to an actual case. One who has all the facts before him should soon settle the matter.

## CHAPTER II

### HOW THE SYSTEM IS WORKED

THE card index system is a system under which business papers are filed numerically. The filing cabinets, which in design are similar to the card drawers, but larger, are made either quarto or foolscap size, so that unfolded papers may be placed in vertical file drawers just as the cards are placed in the smaller card drawers, in horizontal filing cabinets or on shelves. For each correspondent a folder is provided, and in this folder are placed the letter received, and a press or carbon copy of the answer thereto. Every subsequent letter from the same correspondent and a copy of every subsequent letter to him is inserted in the

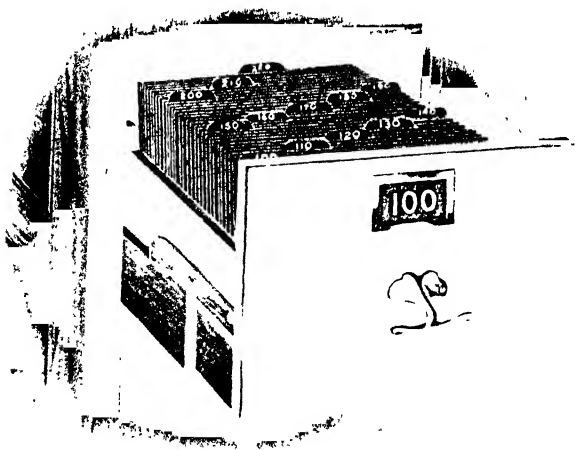


THE VERTICAL FILE FOLDER (FORDHAM & CO., LTD.)

folder, so that at any time the entire correspondence is available for reference, the last letter for preference being foremost or topmost. Telegrams received, copies of telegrams despatched, and notes of telephone messages, are usually enclosed in the folders; sometimes with other material referred to later. For the purpose of reference the folder and its contents may be removed without disturbing other correspondence.

### Numerical Arrangement.

In commencing to file in this way, the letters of the first correspondent are numbered "1"; the folder in which they lie is folder "1," and takes its place as the first folder in the first drawer of the vertical cabinet. (The

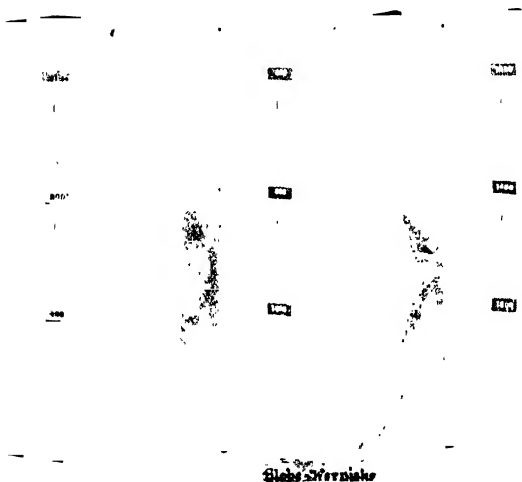


THE VERTICAL FILE DRAWER (LIBRACO, LTD.)

vertical method is specially selected for treatment as it is undoubtedly the best.) So long as the person to whom folder 1 is allocated continues to be a correspondent, his number in the correspondence file remains "1," and this fact may be always ascertained by turning to the card drawer and finding in its alphabetic position the name card of the writer or firm. Every new correspondent is given the next available number in rotation, and for every folder so allotted a name card must be made out for the card index and the number clearly shown thereon. The folder numbers should be made by means of large rubber type. To facilitate reference the vertical file drawers are provided with guide cards numbered in tens, and each drawer has a label holder in front, in which is inserted a label showing the number of the first and last folders contained therein. Folders themselves can be obtained with tabs. These tabs should run across the drawer from left to right, the tab on the left showing a "0," and that on the extreme right a "9." Opening a drawer, say to find number 209, the eye is instantly attracted to the guide card marked 200, and without pause passes to the folder tabbed 9, which stands out in close proximity. Guide cards at the extreme left may be in thousands, then towards the right hundreds, and extending farther to right the consecutive tabs on the folders. Some concerns have guides also for 25's. Nos. should just touch the upper edge of the tabs. With an alphabetic arrangement, however elaborate, it is not always possible to locate so promptly any particular folder required, and it may be claimed that the time occupied in finding a number from the card index drawer is compensated for by the shorter time occupied in extracting and replacing folders containing the correspondence. The actual time taken in filing the day's letters is, however,

a matter of small moment one way or another, for the permanence of a file arranged numerically and worked with the card index, its capacity for indefinite expansion, and its greater general efficiency for all purposes, far more than outbalance any small additional labour required in the mere process of filing.

The letters of each correspondent being assigned to a numbered folder, and the numbers following each other in regular sequence, it will be seen that the vertical filing cabinets are filled drawer by drawer. Not until one drawer is filled, does it become necessary to utilise another. As the business develops new cabinets are added, but their presence does not disturb the sequence, or necessitate any re-arrangement of the drawers already in use.



A system thus capable of indefinite expansion obviates the necessity for hampering a business with appliances of a larger size than are immediately required. A single vertical unit containing three drawers for filing correspondence may be first installed, and a year later a second unit may be added doubling the capacity, whereas with any other system a cabinet sufficient to meet all demands for a period of years must be purchased at the very outset, or complications will ensue when new drawers are obtained and re-arrangement is commenced. New card drawers may be added with equal ease whenever the growth of the business makes that course necessary. And as filing cabinets and index drawers are now made by the leading makers on the sectional or unit principle, the appliances may continually be increasing in number, and may, within



THREE SECTIONS COMBINED

the available limits of wall space, form in effect a single piece of furniture.

If the card index system makes it possible not merely to provide a place for every letter, catalogue, sample, or other article which the business man wants to keep, but also indicates without question the exact position of that article the moment it is required, it is obvious that its working must require more attention and intelligence than is usually expended on filing where a less efficient system is in use. Once started, however, on carefully thought-out lines, it becomes a mere matter of routine, provided always there is enough supervision to secure strict adherence to the rules first laid down and to check at the commencement any tendency to neglect the comparatively small amount of daily work necessary to its smooth working.

### **The Contents of the Files.**

In any business, large or small, it is necessary in the first place to settle very definitely what materials the files are to contain and to what extent classification is necessary. The materials involved may include—

- (1) Correspondence.
- (2) Catalogues and Price Lists.
- (3) Samples.
- (4) Agreements and Contracts.
- (5) Accounting forms—orders, invoices, receipts, etc.
- (6) Press Cuttings and Printed Matter.
- (7) Electros and Stereos.

Under (1) we should include telegrams and notes of telephone messages received ; carbon or other copies of the same classes dispatched, and notes left by callers.

Whether all the above classes, and possibly more, are



required, or whether the number may be reduced to two or three, must depend entirely on the size and nature of the business; but too much emphasis cannot be laid on the necessity for deciding this question at the very outset, setting forth the decision in writing and clearly defining the limits of each class. To omit such a precaution is to invite disaster. By this it is not suggested that there is any virtue in a multiplication of classes, but merely that every sort of material must belong to one class or other, however few or however many classes there may be. Examining the affairs of a manufacturing business some little time ago the writer experienced the greatest difficulty in tracing various agreements that were known or believed to exist. Some of these were under seal, and the stamps upon them seemed to suggest that they had been placed in the Company's safe. Others, incorporated in letters, had a place in the correspondence folders. Others, being memoranda drawn up at personal interviews, were filed in a haphazard fashion in a miscellaneous alphabetical file, sometimes under the name of the other party, sometimes under a heading indicating the subject dealt with. The natural result was confusion, uncertainty and loss of time, due to the absence of any definite decision on this subject of classification.

In the instance mentioned the agreements numbered in all fewer than two score. Some were for long periods, some for short. Being so few they hardly merited a class to themselves, but, on the other hand, the reasons for not keeping them in the correspondence folders were practically unanswerable. The simplest solution was found in collecting all agreements together, numbering them and storing them in the office safe. A list containing names and numbers was then made on a card and inserted in the correspondence index drawer

under the word "Agreements," and a note was further made on the name cards of each party concerned.

This method was a makeshift, but it served its purpose and obviated the necessity of creating a special class with an index of its own for a series of less than forty documents. The agreements were all now available for reference at any moment.

### **Classification.**

In considering the question of classification the requirements of the particular firm concerned must be the first consideration, and having settled what classes are necessary, a distinctive class letter must be assigned to each.

Correspondence may be "A," catalogues "B," press-cuttings "C," and so on, or there may be an attempt to use suggestive initials as "C" for correspondence, "P" periodicals, "S" samples, "T" trade catalogues, "PC" press-cuttings. Each class will then have its own file, the label-holder of which will show the class-letter and the numbers of the first and last folders it contains. If necessary each file will also have its own card index, the latter being contained in drawers similarly marked. Should any class have few documents the ordinary name card register may contain special cards indexed under subjects as "Catalogues," these being separately filed, and the name-cards would also show from whom catalogues had come. As a further means of distinction colours may be introduced. Thus, folders for the "A" files, cards for the "A" index, labels for both "A" files and "A" card drawers may all be buff, all "B" appliances blue, and so on.

Having settled this question of classification the actual filing becomes a simple matter. As has been

said, each correspondent is assigned a numbered folder, and whenever a number is thus allotted to a new correspondent a name card must be made out showing his name and the call number allotted to him and marked on his folder.

### **The System in Operation.**

In practice the day's letters will reach the filing clerk in batches. One day's filing will include letters from correspondents, with copies of replies pinned thereto, letters from correspondents to whom no reply has been thought necessary, and copies of letters dispatched to other correspondents, some of these being replies to letters already on the file. Incoming letters may be stamped on receipt with the date and consecutive numbers so as to help in keeping track of them before filing. There may be a system of charging them to the departments which hold them prior to filing. When dealt with and ready for filing, how shall the filing clerk set to work so as to ensure the filing of them all in their proper places with the least possible expenditure of time?

The following may be recommended as a simple and effectual plan. Let the clerk first sort the letters which he has to file, arranging them carefully in strictly alphabetic order. Then let him search for the names of the various correspondents in the card index, taking them in order, and marking clearly on the right-hand top corner of every letter or copy letter to be filed the particular correspondents' "call number," *i.e.*, his filing number. To render this number conspicuous, it may be written in red ink or with a blue pencil. If any doubt arises as to which is the correct "call number" for any particular correspondent, or if the filing clerk is unable to find a card bearing the correspondent's name, the letters concerned should be set

aside to be dealt with later. When he has ascertained and written the call numbers of the remainder, he should re-arrange them in numerical order and file them at once. He will then deal with the doubtful instances.

Decimal numbering on cards may be followed for specially related documents as in the case of correspondence with several branches of the same firm—say 264 for the Head Office, 264.1 Manchester branch, and so on, the papers being put on the same file but each batch together.

When no name card can be found the assumption is that no folder has yet been assigned. We say advisedly "assumption," for before deciding that a new name card is necessary every precaution must be taken to make certain that the assumption is correct. Probably the letter itself will show at once whether others have or have not preceded it, and if it appears not to be the first letter from a new correspondent, a reason for the absence of a name card must be discovered. The explanation may be that the earlier letters of the series were signed by John Jones, and came from a private address, and that now the negotiations have been handed over to the firm of Smith and Jones, of which John Jones is a member. The best mode of dealing with such a case will depend on the circumstances, but if the past correspondence with Jones, referred only to this one matter, his folder should be transferred to Smith and Jones, his name card should be marked "See Smith and Jones," and a new name card should be made out for the firm "Smith and Jones," giving the call number that hitherto had been Jones's; and into the folder bearing that number will go both the letters from Jones and those from the firm of Smith and Jones.

Or the letter as to which a doubt has arisen may have come from a Managing Director or other officer of a company, to whom a folder has already been assigned. It may have been written in a train, or at an hotel in the country, or from some other place where the company's headed note-paper was not available. Unless the contents of the letter reveal the company's name or show that it relates to the company's business, inquiry must be made from the principal or other official or member of the staff from whose department the letter has come for filing.

### **Importance of Name Cards.**

The importance of making out name cards at the time folders are assigned must always be insisted on, but, as the instances already mentioned will suggest, the filing clerk should hesitate to assign a new folder until he is convinced that the letter comes from a new correspondent. When he is satisfied on that point, he ascertains the number of the first available folder, marks the call number on the letter and makes out the name card.

If through any reason correspondence ceases with a firm, the call number on the name card might be ringed round, but the card and folder should be kept in their respective positions for some time. When eventually the contents of the folder and the card are stored away the call number may be applied to another correspondent. If the old correspondence is revived the new call card should refer to it as well as to the new matter.

In the act of placing letters in a folder the clerk should accustom himself as a matter of habit to comparing the letter heading of the letter he is filing with that of those already on the file. To do so will take no appreciable



upon which replies are written; if no replies are necessary, then on day of receipt.

(2) File copies of documents dispatched on day of dispatch.

(3) Papers, cards, etc., withdrawn from files or trays must be returned immediately the purpose of the withdrawal has been served.

(4) To keep track of withdrawals, insert " Indicators " and inquire daily for missing papers, etc.

### **Alphabetic v. Numerical Filing.**

It will be seen that as compared with merely alphabetic filing, the method of filing correspondence in numbered folders and securing easy access to those folders by means of an alphabetic card index does not necessarily entail any more additional expenditure of time than that required to write out a single name-card for each correspondent. In practice it is found that that trifling expenditure of time is compensated for a hundred-fold by the saving of office-time which subsequent use of the card index effects. For a set of five hundred folders, five hundred name-cards provide an index capable of doing everything which the alphabetic file is supposed to do. That in practice the cards exceed in number the folders in use, is due to the fact that the card index makes a more complete and perfect system of indexing possible. In the instance mentioned above, where letters were received first from John Jones and then from the firm, Smith and Jones, there remain in the card index two cards, both pointing to one and the same folder, so that in future whichever name may be looked up, the call number showing the folder containing the entire correspondence will be furnished.

In the alphabetic file this clue would not have existed ; the correspondence might have been divided, and great difficulty would have been experienced in tracing one or other half of the correspondence. Under the card system even if circumstances necessitate two folders, the cards, together with cross references, connect all the letters. In any case, where there is a possibility of letters being looked for under either of two names, a second name card should be made out, and each of these cards should be marked with a cross reference to the other. Another reason for insistence on this cross reference is that it makes possible the withdrawal of all name cards referring to a particular folder if the contents of that folder at some future date should become useless and be condemned as dead matter.

### **A Subject-Index.**

In addition to elaborating the index by the inclusion of second name-cards in cases where any doubt may arise, the card system provides opportunities for indexing the correspondence itself in a way that is possible under no other system. To do this effectively requires a certain amount of judgment and intelligence, and as the requirements of different firms differ so considerably, it is hardly possible to do more than draw attention to the need for a subject-index, and the general methods employed, and to suggest that experience will in a short space of time indicate the extent to which subject-indexing should be adopted.

In many letters it is possible to pick out two or three subjects, or place-names mentioned, and to index these without adding in the smallest degree to the general value of the index. The question of what to index can only be settled by deciding whether the



letter contains any information likely to be useful at some future time. If it does, cards should be provided with as many headings as are necessary ; if it does not, then it requires no card beyond the name-card, which probably is already in existence.

A certain type of clerk, if given a free hand, will index for the sake of indexing, apparently under the impression that the value of his work is to be judged by the number of cards used. Such misplaced energy should of course be repressed at once, as the multiplication of useless cards is a hindrance rather than a help.

A principal or manager, who himself superintends the installation of the card-index filing system in substitution for an alphabetic system, may easily get a very good idea of the extent to which subject-indexing can advantageously be employed in his particular business. Taking his alphabetic drawers one by one he can rapidly divide the correspondence into two classes, the first being the letters of regular correspondents of the firm, and the second, the letters of casual correspondents. The first-mentioned can be handed to a clerk whose duty it will be to allot folders and prepare name-cards showing the call numbers of those folders. The others will be retained to be looked through. A file that has been in use any length of time will under these circumstances bring forth a considerable amount of obsolete matter, the preservation of which can serve no useful purpose. It will almost certainly bring forth also a quantity of papers, letters and memoranda that have either been forgotten or been so filed that they could not have been found when required. This fact will in itself suggest how such papers should be indexed, and for indexing them in greater detail than the letters of regular correspondents the reasons are obvious. First, the names of regular correspondents are

familiar and their requirements are usually fresh in the mind ; and whilst even with their letters a certain amount of subject-indexing may prove desirable in the future, the work of going through accumulations of old letters will generally be considered too big a task to tackle. With the odd letters it is different. Many of them will be from strangers whose names suggest nothing ; they may contain information which could not be acted on at the time, but which may be of importance later. Such letters should therefore be not merely indexed under the name of the writer, but a second and possibly a third and fourth card should be made out under subject or place-headings.

The rich possibilities of the card index, and its capacity to give out such information as may be required may be seen by considering the treatment of these letters from persons who are not regular correspondents.

Amongst them may be found all sorts of suggestions. Messrs. James Robinson & Co. may have written from Shanghai applying for an agency for Northern China. At the time this letter was received earlier arrangements may have prevented its being considered. A couple of years later an agent is wanted in Shanghai, but it is improbable that the name of the correspondent can then be recalled. Under the old system the correspondence, which is now wanted, cannot be found, because the correspondent's name is not remembered and there is no record in existence which will enable it to be traced. In transferring all such letters to the vertical file several cards should be made out. The number of cards necessary will depend upon the nature and value—present or prospective—of the particular business. Three, at any rate, suggest themselves

ROBINSON (James & Co.) 234

2 Feb. 23

Shanghai

Agency for Northern

China applied for

CHINA (Northern) 234

2 Feb. 23

Agency applied for

James Robinson & Co.

Shanghai

SHANGHAI 234

2 Feb. 23

Agency Northern China

applied for. James Robinson  
& Co.

Shanghai

Whenever a situation arises in which advantage can be taken of the offer of Messrs. James Robinson & Co., the card index drawer will, by means of one or other of these cards, promptly indicate not only the exact position of their correspondence, but also the very date of the required letter, even though the name of the firm has been forgotten.

As will be seen from the illustrations the top left-hand side of a card is a place of importance, for there are put names, subjects, territories or trades according to the classification; while on the right-hand side near the top—another important place—is put the call number directing to the file. Particulars should be typed in black on the cards, but if handwritten a bold clear style should be adopted. Important words should be in capitals, other details indented below, and punctuation marks may be used sparingly.

It must not be inferred that the No. 234 necessarily refers to a special folder if only one communication has been received from Robinson's; ten numbers might be put together as "*Sundries*" in one folder as explained later.

The addition of the date facilitates reference especially when a subject reference is to a folder containing many letters. There are several ways of showing the date, one having arabic numerals for day and year, and between them Roman numerals for the number of the month—2 II 23; but that showing the abbreviated name of the month is strongly recommended here.

### Possibilities of a Subject-Index.

In most businesses it happens that from time to time schemes are considered and estimates are obtained with a view to economy of working, or increased

efficiency. A variety of reasons may prevent their immediate adoption. At a later date the same schemes, with or without modification, may come up again.

In a file arranged alphabetically papers referring to a single proposal might be in half-a-dozen places, with no means of being brought together. Suppose, for example, that a suggestion had been discussed for substituting steam lorries for horse-drawn vehicles actually in use. In three or four different places would be estimates contained in letters from as many different steam lorry makers; somewhere else would be a comparative statement showing the cost of maintaining and running existing horse lorries and the estimated cost of steam vehicles. The problem of finding and bringing together at a later date the whole of these papers becomes a troublesome one; the results of even a prolonged search are uncertain. The estimates may, of course, be looked for under the makers' names if those names are remembered, but the chances are that some of them will have been forgotten. To index these so that they may be all traced without difficulty at any future time, under the card system, we require merely a name card and a general subject card. Our comparative statement, however, refers to lorries as well as steam lorries and this necessitates a further subject card.

We shall then make out at least three cards as shown on page 31.

As there are two estimates, we should make out a fourth card in the name of Foss & Co., and if there be estimates from other firms we shall enter a reference to each one of them on the "Steam Lorries" card, and make out an additional card in the name of each firm, similar to that suggested as regards the "Power

LORRIES

248

Comparative Statement  
Showing cost of Maintenance  
compared with estimated  
cost of Steam Lorries

STEAM LORRIES

248

Estimated Cost Maintenance  
Letter from Power Waggon Co.  
(21 Sep. 22)

, , Foss & Co., Ltd.  
(22 Sep. 22)

POWER WAGGON COMPANY

248

See also Steam Lorries

Waggon Company." If the estimates were not gathered together in one folder, the card headed "Steam Lorries" would contain the respective call numbers of each firm estimating.

A little experience will very quickly show the extent to which subject-indexing can advantageously be carried, and an opportunity of gaining this experience is provided by the work necessary in the transference from the old style files to those worked on the card index system.

This transference being completed, the folders having all been placed in the vertical files and the cards giving the call numbers having been arranged alphabetically in the card index drawer, the new system, as far as correspondence filing is concerned is completed; and it will be found that with but a small amount of supervision it will result in any letter or series of letters being available for reference at the shortest possible notice.

In a small business it will be found as a rule that the principal or manager can easily give some indication of the indexing required whilst letters are in his hands. Indeed, even an expert filing clerk is not always as able to do this as well as the man to whom the letters are addressed. Whether a suggestion, a remark, or a fact, is of value depends so entirely upon the future policy of the executive that their judgment as to what subjects are of importance must be of more value than that of a subordinate. To indicate subjects requiring index cards, when answering a letter, it is only necessary to circle the essential words with a blue pencil, and it then becomes the duty of the filing clerk to make out the necessary cards.

Some authorities distinguish between "registering" and "indexing"; they say registers refer to materials and help to locate them, e.g., correspondents' folders;

whereas indexes refer to matter itself or even contain matter extracted from sources referred to. "Indexing," however, is the current term for both functions, and it is generally satisfactory, so it is retained here.

### **Adaptability of a Card Index.**

Apart from the fact that the card system provides a place for everything easily referred to by number, and on this account is more systematic than any other method, one of its greatest virtues is that it can be adapted to any requirements. If an index composed solely of name cards is sufficient for the purposes of a particular business, then name cards only need be provided. With a slightly more complex business, name cards and such subject cards as are required may be combined in one index. They may be made readily distinguishable the one from the other by differences of colour, name cards being, for instance, buff, and subject cards, red. A highly complex business may require two distinct indexes, one consisting solely of name cards, the other of subject cards ; or even three or more, *e.g.*, Numerical, for quick reference to names borne by any folder which may be temporarily absent from its place ; Trade, for indexing names under trades ; Territorial, for indexing names under districts, or others which may have importance for special purposes, such for example, as circularising. The card index adapts itself to any classification which the peculiarities of a particular business may render desirable or convenient. The principal index to a file will be a name card index, arranged alphabetically with call numbers referring to folders. This is the indispensable minimum. As hinted, however, a second index may be added, having for its basis a geographical arrangement, the cards being primarily classified under the



names of the countries, counties or towns to which they refer, and arranged in alphabetic order under each of the determined geographical sub-headings.

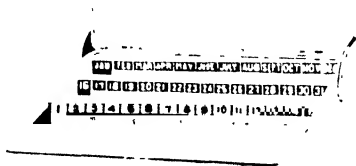
Other uses of cards will be explained in subsequent chapters.

### **Smooth Working.**

From the explanations already given it will be seen that the alleged complexity of the card system of filing has no existence in fact. Being an exact system, its smooth working necessitates clear and definite rules in regard to everyday problems. Once these rules are formulated and adherence to them is rigidly insisted upon, the card system will result in a smoothness of working and an economy of time which cannot but astonish those who have been accustomed to the antiquated and imperfect systems of an earlier day.

### **A Word of Warning.**

One word of warning however is necessary. No system can give satisfactory results unless it extends right back to the desks of the men who deal with the



REMINDER TRAY (GLOBE-WERNICKE)

correspondence. Whatever the business may be, it should be possible to deal with the day's mail on the date of its arrival and thus prevent the accumulation of miscellaneous papers on the desk, in baskets, pigeon-holes or drawers. It may not be possible to answer a letter off-hand, but it is at least possible to deal with it in such a way that it will automatically come forward for attention at the earliest date when it can be attended to. This may be done by means of either a follow-up cabinet or a reminder tray. Both of these are arranged on the same lines, the guide cards indicating months and days of the month. In the former the letter is placed behind the date on which it is expected that the matter can be finally dealt with. In the latter a note is made on a slip which is placed in a similar position. Every day the items for the day are brought forward, dealt with and passed on to the filing clerk. With these time-saving appliances, it is possible to ensure a tidy desk, and the almost inevitable result is greater regularity and promptness in dealing with correspondence.

### **Time Saver and Check.**

In a large business with several departments, the same system can, by organisation, be made to act not merely as a time saver and an aid to each departmental manager, but as a check on the machine as a whole.

To effect this, the practice must be established of returning all papers to the filing department before the conclusion of the day's work. In each department, there must be but two receptacles for correspondence one containing letters to be dealt with, and the other those that have received attention. If a letter cannot be disposed of, a slip is attached on which the date when it is again to be brought forward is entered. Here, too, may be added any request to another



are worth preserving, communications from persons with whom a connection may or may not be worked up, and any casual circulars or letters which may prove useful later should be filed away. Under the alphabetical scheme sundries are put in a special alphabetic folder or file until the time when it is found desirable to allocate separate folders to individuals. With the numerical method a special folder may be set aside for each letter of the alphabet, or a series of numbered folders of a different colour from the rest, say, blue, may be utilised for the purpose. An excellent plan is to have this series of folders, each with ten numbers in it, indexed up in the usual way. As a correspondent becomes important enough to have a folder for his papers, one of the ordinary colour, say, grey, is given with a tab of the same colour and with the same number as has been marked on his papers before ; and this new folder is placed behind the one in which the papers were previously placed, *e.g.*, supposing a series included the Nos. 401-9, sundry correspondents who have been given the Nos. 401-9 would have their papers properly marked according to the index and placed in the sundries folder No. 401-9. If, say, Jameson & Co. had No. 402 and Matthew Bros. 407, and these firms had become so important as to require separate folders, all their papers would be taken out of "Sundries" folder 401-9 and put in separate folders numbered 402 and 407 respectively, the different coloured folder and tab in each case with the numbers showing that papers had been taken out from the folder immediately before. The index cards should be marked to show that a separate folder has been allotted. This method, which saves folders, may well be the general system for small concerns, as it is easily adaptable.

## CHAPTER III

### ARRANGEMENT OF NAMES AND CARDS

THE cards, when made out, must be filed in such a way as to facilitate reference to them. In practice this task gives rise to certain questions which require very definite answers if "alphabetic sequence" is to mean anything very definite.

#### **Names on the Name Card.**

The two essential features of the name card are (*a*) the name of the firm, clearly written or typed on the first line, and (*b*) the call number of the folder, clearly written in the right-hand top corner. There are three elements with the name—surname, initials or forenames, and titles. The constant element is the surname, and however arranged it has precedence over the other elements; initials have precedence over titles. Below the name, but with sufficient space left to allow the name to stand out clearly, may be written the address and such other information as may be thought desirable.

How shall the names be set out? It is important to have a settled method of doing this. In view of the fact that the cards may be used for circularising, it is sometimes argued that the name should appear as it would be written on an envelope, thus—

*Sir Thomas Jones*

or if the correspondent be a firm or company—

*J. Jones & Bros.*

*Thomas Jones & Co., Ltd.*

It is suggested that if inversions are made the addresser may fall into stupid errors.

The argument has some force in instances like these—*Arthur Smith Denham & Co.*; *Arthur Smith Sons & Co., Ltd.*—where inversions may result in doubt and difficulty in addressing, e.g., *Smith, Arthur, Denham & Co.*; *Arthur, Smith, Denham & Co.*; *Arthur Smith, Denham & Co.*; but against it may be urged the fact that the first purpose of the cards is to form an index, obviously best arranged under surnames. The method suggested might result in Jones being misfiled under the letter T or the letter S. No system can be made fool-proof, but the object should be to make it as near fool-proof as possible on the side where error can work most harm. Obviously, it is a lesser evil that Jones should be addressed by accident as Sir Jones Thomas than that all trace of Jones's letters should be lost by his card being wrongly filed. In framing rules that are to be observed in making out the index cards, the primary purpose of the cards should therefore be kept in mind, and the subsidiary uses for the time being ignored. If this is done, the cards will be made out in this way—

*JONES (Sir Thomas)*

or

*JONES (Thomas & Co.).*

### Uniformity in Filing.

Following the example of most of the large directories, such as the London Directory, business indexes have the surname generally placed first, and brackets are used to prevent ambiguity. The important point is that there shall be uniformity. Whatever rules are adopted should be clearly understood by those responsible for keeping the files, and should be strictly

adhered to. The following instructions and examples will show how to deal with cases that at first sight present difficulties.

### Rules for Arrangement.

The following practical suggestions for arrangement have been framed to meet the great majority of normal requirements of professional and commercial offices. Indexing and Filing are often in the hands of juniors for whom instructions must be very simple. Variations, some of which are mentioned, may be made if desired, but precise rules must be put in writing and be strictly enforced.

Index to alphabetical arrangement is decided by—

(1) Initial of surname ; of first surname if more than one ; *e.g.*, Page & Taylor (P).

(2) Initial of important word in the permanent name rather than the initial of an official's surname. This is usually the first word of a full name excepting "The" ; *e.g.*, W. H. Thomas, Secretary. The Blackburn Gas Works, Ltd. (B).

(3) Initial of *last* part of compound names and names with prefixes ; *e.g.*, Baden-Powell (P) ; De Foe (F) ; Van Dyck (D) ; Da Silva (S) ; and, for uniformity, MacDonald (D).

The following instructions as to order should also be followed—

(4) Firm names (including names of companies, societies, institutions, etc.) should be kept together and *precede* those of individuals.

(5) They should follow the general alphabetic order, omitting consideration of *and* and *The*.

(6) Initials used *instead of* forenames should precede the same initials in forenames.

These rules are regarded as of great importance and are very fully illustrated below—

### Examples under Rules 1-3.

<i>Fleetwood Kirkham</i>	. . . . .	K
<i>Fleetwood &amp; Kirkham</i>	. . . . .	F
<i>Fred Hall, Esq., c/o A. Brown &amp; Hall</i>	. . . . .	B
<i>Manager, Cold Storage Co., Ltd.</i>	. . . . .	C
<i>Sir H. A. Trickett, J.P.</i>	. . . . .	T
<i>Traffic Manager, L. &amp; N. E. Ry. Co.</i>	. . . . .	L
<i>The Reverend John Hirst, Jun., M.A.</i>	. . . . .	H
<i>The Right Hon. D. Lloyd George, M.P.</i>	. . . . .	G
<i>Sir James Ashmead-Bartlett</i>	. . . . .	B
<i>The Secretary of State for the Colonies</i>	. . . . .	C
<i>The Harris Orphanage</i>	. . . . .	H
<i>M. De la Rue</i>	. . . . .	R
<i>J. La Rame</i>	. . . . .	R
<i>S. von Bethmann-Hollweg</i>	. . . . .	H
<i>J. von der Pfordten</i>	. . . . .	P
<i>F. d'Amely</i>	. . . . .	A
<i>Lord De La Warr</i>	. . . . .	W
<i>Mme. San Carolo</i>	. . . . .	C

### Examples under Rules 4-6.

*BROWN, A., & Sons.*  
*BROWN, Albert & Sons.*  
*BROWN, Arthur & Co*  
*BROWN, B. & Co.*  
*BROWN & Brother.*  
*BROWN & Bros.*  
*BROWN Bros.*  
*BROWN & Brown.*  
*BROWN, C. A. & Co*  
*BROWN, Charles & Co.*



Examples under Rules 4-6 (*contd.*)—

*BROWN, E. & Co., Ltd.*  
*BROWN, Ernest and Frank.*  
*BROWN & Jonas.*  
*BROWN & Jones.*  
*BROWN & Son.*  
*BROWN & Sons.*  
*BROWN & Sons, Ltd.*  
*BROWN, W. & Co.*  
*BROWN, W. & Cook.*  
*BROWN, William & Co.*  
*BROWN, Williams & Co.*  
*BROWN, W.*  
*BROWN, Walter.*  
*BROWNS, Ltd.*

Detailed references to and illustrations of special points of interest are set out beneath.

### **Noblemen.**

Make *references* from the titles of noblemen to their family names, as this is often useful in tracing family connections, sons, daughters, etc., of titled persons. Example—

LOCHAW (Duke of) Campbell.

Campbell (Horatio), cousin of the Duke of Lochaw.

Of course there could also be cards indexed under C.

### **Corporations and Institutions.**

Enter all corporations, institutions and other bodies under their official names, using the first important word, usually that immediately following the definite article, the second word of the name. Refer from the

names of the officials, and if necessary the towns, as for the main card—

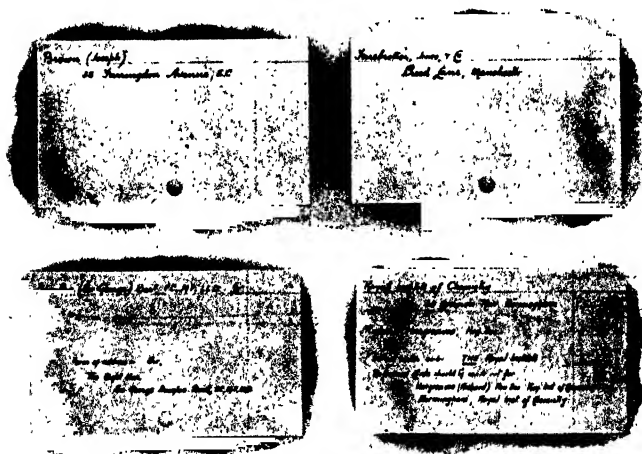
312

ROYAL INSTITUTE OF CHEMISTRY,

30, Cannon Row, Birmingham.

Richard Hargreaves, Hon. Sec.

Cards under H (Hargreaves) and B (Birmingham) might have full particulars on them or be merely "See" Cards—See Royal Institute of Chemistry.



## Further Examples—

ACCRINGTON Public Library, *not* Public Library,  
Accrington.

HARRIS Institute, Preston (with reference from  
Preston).

NEWCASTLE-upon-Tyne County Borough Council ;  
*not* County Borough Council or Town Council of  
Newcastle-upon-Tyne.

The reason for using the names of institutions rather than those of officials for the chief entries is that the officials frequently change, while the names of the institutions are permanent.

## Joint-Stock Companies.

The names of companies and other incorporated societies may present difficulties to the hypercritical, on the ground that the registered name of a company, even if it begin with the definite article, is the only name under which the concern has any legal existence. True as this may be from a legal point of view, apart from the official indexing of companies it has little bearing on problems of indexing. The Globe Tourist Agency, Ltd., for example, would obviously be sought for under "G," and the index card must, therefore, be made out—

*GLOBE Tourist Agency, Ltd. (The)*

just as the index card for the publishers of this book would appear—

*PITMAN (Sir Isaac & Sons, Ltd.)*

Common sense and convenience alike point to this method, and in indexing, these must be the final arbiters.

From the foregoing lists of names it will be seen that those of limited companies are arranged alphabetically according to the rules ; and that a similar, though not precisely the same, surname follows in order (*e.g.*, Browns).

If several companies use the same word as the first of their names, the arrangement is determined by the second word—of course ignoring *and* just as *The* is ignored, *e.g.*—

*BURTON Aeroplanes, Ltd. (The)*

*BURTON Brewery Co., Ltd.*

*BURTON Coach Works, Ltd.*

*BURTON & Freshwood Nurseries, Ltd.*

*BURTON Ironfounders, Ltd.*

*BURTON Soap Co., Ltd.*

*BURTON Transport Co., Ltd. (The)*

*BURTON & Worcester Flour Mills, Ltd.*

### The Directory Method.

If the rule of entering persons or firms with the family name first and the forename and title, if any, following it, is strictly adhered to, name cards will have a tendency to take naturally their correct alphabetic position in the series to which they belong. Doubt can only arise in cases where there are several correspondents having a common forename. Here the example of the London Directory is the best guide that can be followed. An examination of the pages devoted by Kelly to the name Smith, will solve nearly every problem that can arise. The first four names in that list are—

*SMITH, Abraham & Son.*

*SMITH, Adam & Co.*

*SMITH & Adams.*

*SMITH, Albert Dennis & Sons.*

In the case of the first two of these, precedence is settled by the second letter of the forename. The position of the third name is decided by the second partner's name. If instead of Smith & Adams, the firm name was Chas. Smith & Adams, it would be entered—

*SMITH (Chas.) & Adams,*

and the C. of the forename would govern the position of the card amongst other Smiths.

So the arrangement proceeds, the initial letter of the forename having first consideration, the second or third letter, if necessary, being next taken into account, and where both surname and the first forename are identical, the second forename being the arbiter. Thus there are four Alfred Smiths arranged as follows—

*SMITH, Alfred.*

*SMITH, Alfred H. & Co.*

*SMITH, Alfred John & Co.*

*SMITH, Alfred & Son.*

A more complete illustration will make perfectly clear the arrangement of names having initials for forenames before those having full Christian names, and also the alphabetical points of distinction between several examples of the same name—

*JONES, A.*

*JONES, A. B.*

*JONES, A. S.*

*JONES, Albert.*

*JONES, Arnold.*

*JONES, B.*

*JONES, B. W.*

*JONES, Ben.*

*JONES, Benjamin.*

**Arrangement of Names (*contd.*)—**

*JONES, Benjamin James.*

*JONES, C.*

*JONES, C. A.*

*JONES, Charles.*

*JONES, Chas.*

*JONES, James.*

*JONES, John (Aberdeen).*

*JONES, John (Blackburn).*

*JONES, John (Liverpool).*

Note that abbreviations such as Ben., Chas., etc., follow the correct alphabetic order.

**Firms and Individual Partners.**

A name card relating to a business firm should be made out in the trading name adopted by the firm ; and this rule should be rigidly adhered to. Thus a firm which trades as Smith & Jones, must have its name card made out simply as Smith & Jones. To add the initials, where these are not incorporated in the firm name, would result in the card being filed out of order. It is a convenience to have a note of the names of the partners on the face of the card ; and where one of the partners usually signs on behalf of the firm, a second

SMITH & JONES

279 |

146 Fetter Lane

A.N.D. Smith, Managing Partner

SMITH A.N.D.

279

Managing Partner

Smith &amp; Jones (q.v.)

card, under his name and initials as signed, is sometimes advisable. Assuming that the letters from Smith & Jones are signed "A.N.D. Smith," and that Jones is a sleeping partner, two cards will answer all purposes.

The existence of these two supplemental cards, each referring the searcher to the same folder, will prevent misfiling, and may sometimes save time in searching.

The extent to which the practice of making second name cards for the signatories of letters from firms and companies is carried, must depend to a great extent on the nature of the business. Generally speaking, the practice is to be deprecated unless some very cogent reason can be shown in its favour. It is, however, a good plan to note on the face of the name card of a firm or company, the names of persons authorised to sign on its behalf.

Before leaving this subject a very fine example of indexing in the natural order, admitted to have distinct advantages for some purposes, *e.g.*, circularising, is presented. It is copied from the files of the Tariff Commission. It will be seen that the main word SMITH and other words upon which the index depends are in capitals, so making conspicuous the guide words

indexed, that titles are ignored, and that punctuation marks are used only where absolutely necessary for the proper understanding of names ; *e.g.*, instead of Jones & Co. (J.M.) or Jones (J.M. & Co.), the natural order is preferred J M JONES & Co

## FROM THE INDEX OF THE TARIFF COMMISSION

SMITH	SMITH, ALLAN & CO
A SMITH	W & A SMITH & BACON
A C SMITH	C SMITH & BROS
A W SMITH	W SMITH & BROS LD
Albert SMITH	A SMITH & CO
Albert Edward SMITH	G S SMITH & CO
Arthur J SMITH	James SMITH & CO
C SMITH	(DERBY) LD
C P SMITH	F SMITH & CO LD
C P Spencer SMITH	SMITH & COVENTRY LD
C W SMITH	SMITH & SON
C Wilmot SMITH	Samuel SMITH & SON
Campbell SMITH	James SMITH & SON (RED-
Rt Hon Sir Cecil SMITH	DITCH) LD
Charles SMITH	SMITH & SONS
Cornelius V SMITH	Sydney SMITH & SONS
D SMITH	SMITH & SONS LD
D & J SMITH	S SMITH & SONS LD
E SMITH	Sydney SMITH & SONS
E Atkinson SMITH	(NOTTINGHAM) LD
E J SMITH	Thos SMITH & SONS OF
F SMITH	SALTLEY LD
F Cowley SMITH	Archibald SMITH &
F. H SMITH	STEVENS
F Rawdon SMITH	SMITH & WATSON LD
George SMITH	SMITH & YOUNG
George & John Gordon	SMITH ANDERSON & CO
SMITH	Wm SMITH BEDSTEAD CO
George B SMITH	LD
H SMITH	SMITH BROS
Hambury SMITH	SMITH BROS & CO
J A SMITH	SMITH BROS & EASTWOOD
J & F SMITH	SMITH BROS (CHELTEN-
J & W B SMITH	HAM) LD
J C SMITH	SMITH BROS (ROTHER-
J H SMITH	HAM) LD
J Martyn SMITH	SMITH FAIRE & CO



Rt Hon J Parker SMITH  
John SMITH  
K SMITH  
Captain Kincaid SMITH  
L W B SMITH  
Louis O SMITH  
R SMITH  
R Wilson SMITH  
Robert SMITH  
S SMITH  
Sir Swire SMITH  
T A SMITH  
T & W SMITH  
W SMITH  
W & A SMITH  
W G SMITH

George SMITH (HULME) LD  
A & M SMITH LD  
J SMITH LD  
Dutilh-SMITH, MCMILLAN  
& CO  
Thomas SMITH SNR & SON  
John SMITH (SHIPLEY) LD  
SMITH, SONS & LAUGH-  
LAND  
SMITH, WOOD & CO  
W F SMITHDALE  
H W SMITHERS  
SMITH'S  
SMITH'S DOCK CO LD  
John SMITH'S TADCASTER  
BREWERY CO

## CHAPTER IV

### FILING CATALOGUES AND PRESS CUTTINGS

THE method of filing agreements and sometimes invoices is exactly similar to that employed in dealing with correspondence ; but catalogues present some special difficulties. Their varying size and shape suggest the rule that catalogues should under no conditions be included in the same class with correspondence, but should be filed and indexed separately. We strongly deprecate putting them together.

#### The Problem of Catalogues.

The degree of importance attached to catalogues by different classes of business naturally varies ; but whether the business is that of a manufacturer whose interest is confined to a comparatively small series of catalogues, or that of a general merchant whose operations necessitate continual reference to a very large collection, the essential problem remains the same. A catalogue issued by a single firm may be wanted for consultation, or all the catalogues containing a particular class of goods may be required. A wise business man files current catalogues only. When a new list is issued cancelling a previous list, he withdraws and destroys the earlier lists.

Whilst recognising the necessity for separating catalogues and correspondence, some persons attempt to effect an economy by establishing a common call number in two or more different classes. If in the correspondence file Jones & Co. have the folder "A.1," a catalogue from Jones may be numbered "B.1," "B" being the class letter for the catalogue file. The plan

has an appearance of simplicity and consistency ; in practice, however, it proves difficult and unsatisfactory to work. Catalogues retained for filing come from a few only of the correspondents ; they vary so much in size that they cannot all be filed together. A method of numbering under which " B.1 " being a small catalogue would be in one cabinet, and the next catalogue in numerical order (possibly " B.275 ") being a large one, would be in another cabinet, and in which B.1, B.361 and B.521 might follow each other, would be devoid of that certainty which it is the very object of an index to promote.

Like correspondence files, catalogue drawers must be filled in the most convenient way. This involves considerations which do not apply to correspondence. Each catalogue must have upon it its class letter and call number, and the card index drawers must be so arranged that this call number can be ascertained at once.

### **Arrangement of Catalogues.**

Before being indexed and numbered, the catalogues should be roughly sorted into three divisions ; the first consisting of those thin enough to lie in a folder, the second of sewed volumes bulky enough to stand by themselves, and the third comprising all others, that is, catalogues too big or too bulky for a folder but not stout enough for the bookshelf. For these three classes three different methods of storage must be provided. For the first a drawer in the vertical file and folders will meet the case ; the second will have a bookcase section or sections, and the third may be accommodated in drawers of varying size, or in cardboard boxes, each one of which will accommodate from five to ten catalogues.

Probably the catalogues destined for the folders and the vertical file drawer will be most numerous ; having clearly marked the class letter and call number on each of these, both on the outside cover and on the first page, it is necessary to estimate roughly the probable additions and to reserve a sufficiency of call numbers for them. Thus, if the call numbers in the vertical file drawer extend from B.1 to B.125 (that is to say, if there are

Name		File No
Western Hardware Co		143
Address		
George St Bristol		
Subjects	Remarks	
Hardware		
Sporting Goods		
Shoes		
Ag. Implements		

CATALOGUE INDEX ARRANGED UNDER FIRM NAMES  
(GLOBE-WERNICKE)

125 catalogues capable of being now filed in folders and placed in vertical filing drawer), the next section, that is, the catalogues in volume form, may commence at B.301, and there will then be 175 numbers available for additions to the B. drawer of the vertical file ; perhaps there will be a score of catalogues in volume form. These will be numbered B.301 to B.320 ; and leaving say 80 unused numbers for future additions

to this series, the drawers or cardboard boxes will commence at B.401. Here, again, some care must be taken, as perhaps three or four different sized boxes will be required and each may hold five catalogues. Whether the first box contains one catalogue or five at the start it will be labelled with Nos. 401 to 405, the second box will be 406 to 410, and so on.

All the catalogues having been numbered in this way, name cards must be made out for the index, giving the call number for each catalogue. Recollecting, however, that there is as much likelihood of catalogues of particular goods being called for, as there is of a particular firm's catalogue being required, we must make out a second set of cards under subject headings.

### **Arrangement of Catalogue Cards.**

It will be seen that the method suggested involves assigning consecutive numbers to each of the three sets of filed catalogues. The numbers are therefore unlike those allotted in the correspondence files and index to the firms issuing the catalogues. There will, therefore, be required a separate set of index cards referring to the catalogue files, and these cards will be kept in a drawer of their own.

The name card, as will be seen from the illustration, gives merely the firm name and the articles dealt in, part of the card being left vacant for remarks. On this can be noted terms, discounts, or any other information required. The subject card may contain the names of several firms all dealing in one article, together with the call number of each of their catalogues. Name cards and subject cards may be either arranged together or kept as two distinct and separate indexes, the one labelled "B names," the other "B subjects." If arranged together, they may be distinguished from

one another by differences of colour, name cards being, say, blue, and subject cards red.

The subject-index can, if necessary, be sub-classified under separate trade-headings.

Subject		FILE NO
<i>Hardware</i>		
Name <i>Allen &amp; Co</i>	Address <i>Sheffield</i>	<i>24</i>
<i>Williams &amp; Baker</i>	<i>Manchester</i>	<i>7</i>
<i>Bellows &amp; Evans</i>	<i>Birmingham</i>	<i>46</i>
<i>Western Hardware Co</i>	<i>Aristol</i>	<i>123</i>

CATALOGUE INDEX ARRANGED UNDER SUBJECTS  
(GLOBE-WERNICKE)

### A Necessary Memorandum.

It is important that a memorandum should be kept showing clearly the numbers that have been allotted, and for this purpose a card should be made out for the index drawer to this effect—

*Vertical File*—B.1 to B.125 .....  
 ..... Not in use B.126  
 ..... to 300  
*Bookcase*—B.301 to B.350.....  
 ..... Not in use B.351  
 ..... to 400  
*Boxes*—B.401 onward.

With this memorandum always accessible it is easy to see at a glance what number should be allotted to a new catalogue, and that number having been allotted, the memorandum card will be altered accordingly.

As a rule it is advisable to give every catalogue a separate number, an exception to this rule being permissible only when it is found possible to include several small lists from one firm in a single binder.

### **Cross References.**

In all cases where correspondence refers to catalogues or other enclosures both the letter and the catalogue should be marked with a cross reference. That is to say, on the letter should appear the words "see B.124," or whatever the call number may be, and on the catalogue "see A.248, 2/2/22," showing both the call number of the folder and the date of the letter concerned.

### **Where Catalogues are Few.**

In businesses in which catalogues are few and unimportant, the subject-index may be dispensed with, or the few subject cards required may be incorporated in a single index with the name cards; or it may be convenient to combine in a single class all printed matter, including catalogues, press cuttings, reference books, and such periodical publications as are regularly filed.

Another plan for dealing with about 500 catalogues and price lists was recommended by a writer on the subject. Adjustable bookshelves are required so as to accommodate catalogues of different sizes without wasting space. The books are sorted into several sizes; all thick ones have the lettering on the back

covered by a white gummed strip, upon which is put the subject and a number, as—

DYNAMCS

32

Thinner papers have no subject name, but the number is put on a piece of stout manilla paper and affixed to the side so as to project, thus—

98

Catalogues of similar size are grouped together under the subject arrangement, and in preference to cards, a strongly bound book index, with alphabetically



arranged entries under "Subjects," is kept suspended by means of a metal ring through the back, to a hook in the shelving. The disadvantages of the book index have already been sufficiently set forth, and it seems clear that, especially if the catalogues are much used, the card index would be better. A liberal allocation of numbers must be made on the basis of the number of the thinner volumes which a shelf would contain ;



PAMPHLET FILE BOX  
(LIBRARY BUREAU, LTD.)

and to support each row of catalogues, a piece of sheet iron, bent at right angles, is placed at the end of each lot of catalogues, the part lying on the shelf being kept in place by several of them.

A method of filing one's own catalogues, price lists, form letters, etc., sent out should be adopted ; its advantages are obvious.

Pamphlets may be filed in a case or cases similar to that here illustrated, which is self-indexing.

### Press Cuttings.

Articles by the leading authorities and experts of the day on various subjects of public and commercial interest are dealt with in the fugitive Press, and are lost sight of by many who would profit by their preservation. The wise, the few, adopt some procedure for preserving Press cuttings. Not only is the journalist and author well advised to do this, but many business and professional men would also be advantaged thereby, especially by preserving cuttings from trade or professional journals. The common plan adopted is to place the cuttings in books, but most people who have had experience in keeping scrap books for Press cuttings will be aware of the serious disadvantages of that method of preserving newspaper matter. For one thing, a new article on a subject on which Press cuttings have previously been pasted in, cannot always be put in its proper place ; also the arrangement of subjects having been fixed, a fresh order, which experience shows to be better, is impossible. Especially is this felt when the advantages have been realised and it is thought desirable to have other scrap-books, some for special subjects ; the cast-iron arrangement of the first makes re-arrangement of its contents impossible. Then if the cuttings are, as usual, wholly pasted in, a subsequent desire to cancel them even by pasting over them is not satisfactory.

Press cuttings to be filed should be pasted on thick paper the size of a folder. Where they are to form a class by themselves these pieces of paper can be placed in the files just as folders are ; but should they be included in the same class with catalogues and printed matter, folders must be used to secure uniformity. Flat binders such as the "Stolzenberg" or "Stanley" (8vo. size), each capable of holding from 50 to 250

ordinary papers are suitable for filing sheets, holding cuttings from ordinary sized newspaper columns pasted down the middle with space at the sides for notes and references. The 4to sized folders which will hold double column cuttings may be found more serviceable for business purposes where the actual pages of magazines and trade journals are to be filed as well as cuttings. At the foot of the cutting should be written the name and date of the paper from which the cutting comes, and if it has been forwarded in a letter, a cross reference should be added giving the call number and date of the letter. Indications as to the heading under which each press-cutting is to be indexed are shown, as with letters, by drawing a circle round the term to be indexed. Beyond these circles no marks should be made on the cutting itself. All remarks, notes and references which it may be thought advisable to make should be made in the margin provided by the paper. Nothing is more annoying than attempting to read a press cutting disfigured by marks and stamps.

It is not always easy to convince people that press cuttings enclosed with letters and directly referred to therein should be filed apart from correspondence. There are, however, two reasons which in themselves should be sufficient. In the first place, all press cuttings do not come enclosed with letters. To deal with some press cuttings in one way, and others in another way is unsystematic. Secondly, as it grows older a press cutting has a tendency to increase in interest and value. With correspondence the exact opposite is the case. To file the two together is therefore a mistake. And then a file of press cuttings covering a period of years needs to be subjected to periodic weeding. An item may be of vital interest to-day, but valueless a year hence. Another may be the report of some

action or event which marks an epoch in the growth of a firm. The first, when it has served its turn and become useless is withdrawn, the second remains for all time, forming a part of the history of the house. Press cuttings should therefore be so arranged that reference to the entire series becomes a matter of ease. The weeding-out process can then be carried on regularly and systematically as occasion requires.

An alphabetic index may be introduced between the sheets, and all papers may be kept in the one binder until definite classification is decided upon, when other files will be obtained and, perhaps, a colour scheme introduced (*e.g.*, for the journalist, say, "Politics," "Science," "Sport," "Trade," and so on may be suitable headings; for the business man headings appropriate to his business). The choice of headings is a matter of great importance, and much thought devoted to it will give a "definiteness of location" which will make reference more rapid than is otherwise possible. Cuttings may be made supplementary to a good encyclopaedia, such as "Chambers," to keep it up to date. Of course, the card index may be used with cross references, and definite numbers given to subdivisions of the main headings, decimals being used for each addition to the sub-heading, *e.g.*, a well-informed discussion of the Land Question in the *Times* may be filed away in P (letter for *Politics*) 1.1. Another article, say, in the *Daily Chronicle*, on the same subject from a different point of view, or introducing fresh information or argument, will follow the other on the same file and be marked P 1.2. Guidance as to the heading under which the index reference may be made should be furnished, if another person has to do the filing. This may be done by marking the subject in blue lead. Of course, separate files may be allocated

to sub-headings, or cuttings under several sub-headings may be put in one file ; in each case, regard must be had to the possibility of re-arrangement. With this system, it is easy to take out or put in new sheets, and even re-arrangement, such as that necessary when a " Sundries " file, having six sub-headings, is filled, is easy ; all that is necessary is that the papers under the last three headings be put in another file alongside the other, which is now available for three sub-headings only.

In dealing with small clippings, some people gum their top edge only and affix others on the same subject immediately underneath, so overlapping and allowing many cuttings to be on the same sheet. They also limit the number of sheets in a folder to ten, as many folders as necessary being allocated, and number the sheet and cutting, *e.g.*, an entry on a card for " Foreign Markets " the general class number for which is, say, 15, might be : " Consular Report—Brazil, 21/8," the 21 being the sheet number and the 8 the number of the cutting.

### Classification of Other Articles.

No doubt sufficient has been said about the filing of catalogues and Press cuttings to give the necessary guidance for the filing of other classes of material, such as electros, stereos, maps, photographs and samples, which may be classified, arranged and indexed ; and though the task will occupy a certain amount of time, it will be found that a considerable saving of more valuable time will be effected and the general efficiency of the business considerably increased.

It is generally agreed that from the point of view of filing, accounting forms are, in general, much more satisfactorily dealt with than letters and other material.

This is owing to the influence of accountants and auditors, who, however, very frequently from the idea of preventing defalcations, oppose schemes which involve filing loose cards for ledger accounts, or keeping loose-leaf ledgers.

Book-keeping items are not usually filed ; they are entered into books systematically, according to the principles of filing.

It may be said here that receipts are generally filed in numerical order, according to the entries in the cash book. This arrangement is for the convenience of the auditors, who have to examine vouchers for payments. Reference is, of course, much less likely to be necessary than in the case of letters ; but if a receipt has to be turned up, the personal ledger account refers to the cash book, which gives the desired number of the receipt.

Invoices, after having been checked and passed in relation to quantities, qualities, etc., are also numerically filed, again for the convenience of the auditors, who must examine them. It will be seen that to keep such forms with the correspondence would entail very great labour in checking, in many cases make a satisfactory check impossible, and cause losses of documents which to the auditor are of supreme importance. Order notes may be filed with the correspondence or on separate files.

## CHAPTER V

### CUSTOMERS' AND ENQUIRIES REGISTERS

IN preceding pages the chief aim has been to show how the card index system may be applied to the filing of correspondence in an ordinary business of moderate size. Every business has correspondence to deal with, and whether the volume be great or small, the general principles of filing are equally applicable.

It will be realised that the extent to which elaboration needs to be introduced, depends solely upon the size and character of the business, and that as far as the mere filing is concerned, the labour involved is no greater than under a system that gives less satisfactory results. It is true that users of the card index system do in many instances add new registers, new lists, or additional indexes. These are necessitated by the growth in size and complexity of their business, and so far from indicating a defect in the system, provide the most convincing proof of its merits.

#### **Additional Registers.**

It is because the card index induces system, that new registers are added. In the main, these additional registers are not to be regarded as indexes to the files, but as systematic aids to business, though incidentally they may, and often do give the call number of the correspondence folder.

In a small business in which the majority of the correspondents are customers, the name cards constituting the index to the correspondence file may be used for noting information, credit reports and instructions,

but in a large business the necessity will be felt for a separate register of customers.

### List of Customers.

In many modern businesses, with the aid of the card system, the customers' list has become something more than a mere directory of names and addresses of those with whom accounts have been opened.

**YORKS**

**Leeds**

**Doncaster**

**Bradford**

TOWN *Bradford* COUNTY *Yorkshire*

NAME *Blackwell & Wilson*

BUSINESS *Hardware* DISCOUNT *2 1/2 %*

DATE OF ORDER			Book	Page	DATE OF ORDER			Book	Page	DATE OF ORDER			Book	Page
Month	Day	Year			Month	Day	Year			Month	Day	Year		
<i>Oct</i>	<i>10</i>	<i>16</i>	<i>2</i>	<i>142</i>										
<i>Nov</i>	<i>8</i>	.	.	.										
<i>Feb</i>	<i>27</i>	<i>16</i>	<i>2</i>	<i>148</i>										
<i>May</i>	<i>15</i>	.	.	<i>149</i>										
<i>Dec</i>	<i>20</i>	.	.	.										

CUSTOMERS' REGISTER GEOGRAPHICALLY ARRANGED  
(GLOBE-WERNICKE)

Merely as a directory, a list of names in card form is infinitely preferable to a bound book; it is more easily kept up to date, more easily classified and much more serviceable both for circularising and for reference. The purpose of the customers' list, however, as it has been developed under the card system, is to provide the directorate or management of a concern with a summary







it is thought advisable, be used for the reverse side of Form I, but the object of having two distinct sets of cards is to gain, by means of the first set, a clear idea as to customers' transactions and, by means of the second set, a clear idea as to relative activities and success of the firm's travellers.

Name.....	Traveller.....				
Address.....	Territory.....				
	1919	1920	1921	1922	1923
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Jan.					
Feb.					
Mar.					
April					
May					
June					
July					
Aug.					
Sept.					
Oct.					
Nov.					
Dec.					
Total					

Form II, showing Monthly Sales of each customer

### A Key to the Business.

To possess such a register of customers, covering a period of some years, is to have an asset the value of which is almost incalculable. That it can answer any question respecting every firm with whom an account has been opened, is but one of its merits. More important is the fact that it continually calls attention

to matters requiring consideration. Signals or flags such as those mentioned for use in following up enquiries may be used with great advantage with customer's registers, different colours being used for special purposes, *e.g.*, a red signal may mean "immediate request for remittance"; blue signal, "enquire why no orders are coming in," etc. A decreased turnover with a particular customer must have some cause. The comparative statements make the decline obvious at the very outset, and thus suggest that, without any unnecessary delay, enquiries should be made as to the reasons. The information hidden away in perhaps several ledgers, would not otherwise be readily available, and might easily be overlooked. This use of the card system brings together facts, which alone have little significance, but which taken together furnish invaluable guides as to the state of the firm's business, the efficiency of the outdoor staff, the standing of customers and the general tendencies of the trade. In no other form and under no other system could the same information be registered, with so small an expenditure of time and trouble and with the same certainty of its attracting attention.

### The Enquiries Register.

Closely allied to the customers' register, though necessarily separate from it, is the enquiries register, the object of which is to note the particulars of every enquiry, the source from which it arises, the steps taken to secure the business, and the final result. A mere enquiry comes as a rule into a different category from ordinary business correspondence. An enquiry or an application for a catalogue suggests the possibility of a new customer or of new business, and the merchant or

manufacturer will naturally desire to have an enquirer's card soon cancelled in favour of a customer's card. The new business may or may not be forthcoming without further effort, but obviously if that further effort is to be made, the enquiry must in due course be brought forward automatically. This necessity in itself makes special treatment essential.

Many enquiries lead to nothing. If every one of these is to have a folder in the vertical file and a card in the index drawer, available space will be absorbed at an inconveniently rapid rate and no useful purpose will be served. The card index, however, provides a method of dealing with these enquiries, which ensures that each shall receive attention at the time appointed.

In different businesses and different types of business, the method of dealing with enquiries must vary very considerably, but if any system of following up is to be adopted, a separate enquiry register must be established. The method of arranging this requires some consideration and must depend very largely on the system of following up that is to be adopted.

When an appeal is made by advertisement direct to the customer, and reliance placed upon the attractiveness of catalogues and the persuasiveness of form letters, the problem is a perfectly simple one. Each enquiry represents a possible sale, and to each enquirer must be posted at regular intervals, such literature as experience suggests is best calculated to secure an order. On receipt, the letter of enquiry is stamped with the date and given a number. That number, and also the name of the enquirer, his address, the article he is interested in, and the source of the enquiry, are entered on a card ruled with squares each indicating a form letter or catalogue. The form letter or catalogue being dispatched, the space referring to it is dated. Each day's

enquiries can be arranged in numerical order and packed away in boxes labelled thus—

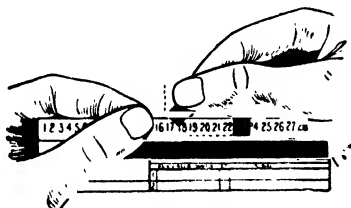
<p><i>Enquiries</i></p> <p>1 to</p> <p>19.. Jan. 1,</p> <p>to</p> <p>19..</p>
---

When a box is full the number and date of the last enquiry contained in it will be added to the label and another box will be utilised. Very rarely, indeed, will it be found necessary to refer to an enquiry at a subsequent date, but if reference should become desirable the number on the card, being repeated on the enquiry itself, will enable it to be found at a moment's notice.

### Two Problems.

The arrangement of enquiry cards presents two problems, one being how to bring forward all the enquiries received on a particular day a week hence, so that the second form letter may be dispatched, and the other how to make each easily accessible so that on the receipt of an order, the card may be marked so that no further form letter need be sent. These results are sometimes sought by arranging the cards under dates between guide cards indicating months and days of the month. Where the number of enquiries is considerable such an arrangement makes access to any card, when the name of the enquirer only and not the date of his enquiry is known, difficult. The only satisfactory arrangement of the cards is one which preserves the alphabetical

sequence of them all. By no other method can there be a certainty that any card which happens to be required can be found at once. There is a simple method of ensuring that every enquiry shall come forward for attention on a date determined in advance without the alphabetic arrangement of the cards being in any way interfered with. Cards should be used printed with the numbers 1 to 31 along the top.



METHOD OF AFFIXING SIGNALS  
(LIBRACO, LTD.)

Signals can be obtained consisting of metal clips that may be attached to the top of a card and stand out like guides. The signal being placed over a figure indicates the day of the month on which the card is to receive attention. On opening the drawer, all cards thus marked are easily distinguishable, for the signals of a single date form an outstanding line from end to end of the drawer.

When an order is received, the enquiry card is withdrawn, particulars of the order are entered on it, and the card is then transferred to a transfer box, in which all transference cards should be placed in alphabetic order. These cards will, later on, be useful as the basis of a circularising list, but in the meantime they are of value as indicating the source from which first the enquiry and subsequently the order was obtained.

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Name..... Enquiry No.....

Address..... Date.....

Concerning	Despatched				Result
	1	2	3	4	
Source	5	6	7	8	
	9	10	11	12	

Remarks.





card. When the entries on a card show that the complete series of form letters have been dispatched without result, the card is withdrawn. Another method of securing the same result is that shown by the illustration of a Shannon follow-up card, where small position guides indicate the dates for attention.

An enquiry may mean a new customer, or fresh business from an old customer. If it fails to result in business it is advantageous to know why. Was it a question of price, of quality, of design? To be able to get an answer to these questions in reference to a whole series of enquiries is to have a finger on the pulse of one's trade. From the answers some indication is obtained as to the competition that has to be met and overcome.

The many varied purposes which an enquirers' register may have to serve and the diversity in the nature of the enquiries with which different businesses deal, make it impossible to do more than point out the main principles on which such a register should be kept. In some instances enquiries will be referred to travellers or local agents to deal with. Cards can be framed to record this fact and the report of the traveller or agent.

Where correspondence follows an enquiry the papers may reasonably have a folder in the correspondence file and be indexed with other correspondence. This, however, does not obviate the necessity for using an enquiry card to ensure attention being drawn to the matter after a sufficient interval.

### **Card Tray.**

A small card tray on the desk of a principal or manager may be sufficient to secure this result, and the same tray may be used for keeping in mind other engagements

or obligations. Such a tray is provided with a set of guide cards indicating the months and the days of the month. Every day, the cards under the day's date are taken out, attended to and put back under the date when they will next require attention, with the result that no matter of importance is overlooked, and yet the mind is relieved from the strain of attempting to recollect innumerable details. Even in the smallest office where all executive matters pass through the hands of a principal, such a device will, apart from its other advantages, save a considerable amount of time and trouble.

### **Enquiries and Travellers.**

Where the responsibility for following up enquiries is thrown upon the firm's travellers, the primary purpose of the Enquiries Register will be to enable each traveller to be fully advised as to any correspondence respecting new business that has passed between his firm and customers or prospective customers in the town he is about to visit. To secure this result, a geographical arrangement of the cards will be necessary. In making out the cards the town or city in which the writer lives will be placed first, and the card is then classed under its town name instead of under the name of the enquirer. Guide cards indicate counties, and where necessary cities and towns. The districts visited by different travellers can be kept distinct, and to prevent the possibility of misfiling, a colour distinction can be introduced. With the knowledge of a traveller's movements, this register may be examined from day to day or week to week, and will show at a glance what instructions and information should be forwarded to him. Whether a second register is required, classified under names and arranged between dates so that the enquiry may also be followed up by

letter, must depend entirely upon the nature of the business and the frequency of the traveller's visits.

### **Advertising Results.**

As far as the mere following up of openings is concerned, the Enquiries Register can be used with the same advantage in a wholesale or manufacturing business, as in the mail order business. But in respect to advertising the same definite and exact information cannot be anticipated.

The advertiser who appeals to the public and anticipates a response through a third party, must inevitably be at a disadvantage in apportioning results as compared with the direct trader ; but an intelligent use of the card system will often throw considerable light on what is admittedly one of the most difficult problems of modern business. To this end the customers' register and the enquiries register, if adequately handled, materially contribute, and other registers can be added to meet special circumstances. Where for instance, it is desired to ascertain, as far as possible, the exact advertising cost per order, and the relative value of different advertising media, this may be done by employing another set of cards as a register of publications. The face of the card can be arranged to show the scale prices charged for advertisement, the office of the paper, telephone number, day of publication, last day for receiving copy, and so forth. On the reverse side, particulars may be entered respecting the advertisements inserted and their cost, together with the number of both enquiries and orders received as a result. Week by week, or month by month, the cost per order can be worked out. In this way some estimate may be formed as to the value of any given advertisement.

Other devices are possible in special circumstances. Enough has been said concerning methods of classification and arrangement of both cards and signals to show the elasticity and adaptability of the card index for any purpose that involves the systematic collection of data. It is for the user to design special cards to meet his special requirements, or to call in the expert assistance that the makers of appliances are always ready to place at the disposal of their customers.

### **Circularising.**

Reference has already been made to the card system as an aid to circularising. Looked at merely from the mechanical point of view, the labour of addressing twenty thousand circulars is enormously simplified if the addresses can be taken from cards instead of bound books. Where but one clerk can work at a time on a book, a dozen or twenty can be addressing from cards; and as a single card can be handled more easily than a book, the actual time spent on each address is appreciably smaller. If the circularising takes the form of a printed letter to which is added the name and address of the addressee, two clerks or two sets of clerks can work together, the first typing the name and address on the envelope, the second on the letter. The cards are passed from one to the other, and both copy direct from them, so that an error on the part of either is brought to light when at a later stage the letters are folded and placed in the envelopes. The gain in this direction, however, is trivial as compared with that resulting from the greater efficiency of a card list over any bound book, directory, or set of books. The Customers' Register and Enquiry Register provide the nucleus of a circularising list. Respecting every one

of the names in those two registers, something definite is known. It is not a matter involving any very great expenditure of time, to run through these registers and sort out the customers and enquirers likely to be influenced by any particular appeal.

Circulars are, of course, sent to persons whose names do not figure in either the customers' or the enquirers' register. In most instances it is not necessary to make out cards for these. But there are cases in which a careful selection of names has been made of people known to be specially interested in some particular articles in which the circularising firm deals. Thus a firm concerned in the sale of materials used by photographers may have secured lists of the members of several photographic societies. These are people whom it may be worth while to circularise periodically. A circular to-day may elicit no response; one six months hence may be fruitful.

It will be found convenient to copy these lists on cards, the names being arranged alphabetically, and half-a-dozen names and addresses written on each card. Space may be provided opposite each name for a short memorandum of the date or dates of circularising. As soon as any person included in a list becomes a customer, his name should be struck out of the circularising list, because he will now have a card among the customers. There will thus be no danger of sending him two circulars instead of one on any future issue of circulars.

The results of advertisements and of the circulars sent out should be ascertained and recorded wherever it is possible to do so.

Considering the enormous sums of money spent in postage and stationery used for circularising, it is remarkable that more care is not taken in compiling

lists and recording results. That far less care is taken than might be, is within the personal knowledge of everyone whose name appears in any directory, and one can only suggest that if the slovenly methods so frequently adopted, prove remunerative, the margin of profit could be considerably increased, if say ten per cent. of the postage bill were spent in creating a card list based on common-sense and businesslike principles.

## CHAPTER VI

### OTHER CARD RECORDS

It must not be supposed that the card index is an adjunct peculiar to the mail-order house, or to the wholesaler who has learned the lesson that energy and system are necessary to an increased turnover. If the methods of applying the card system already explained, are fully understood, it will be seen that they may be applied with equal advantage to an immense variety of problems connected with every other side of business activity. Here it is enough to point out that as the sales department collects and records on cards particulars respecting each customer, so the buyer can arrange and classify information respecting firms who supply him with goods. If these are sufficiently numerous, a classification under trades will provide a register of inestimable value. A comprehensive register of this description will naturally involve some labour, but in most cases it will be built up by degrees, and the time occupied will merely be the time of a subordinate, whilst the time such a register will eventually save, will be that of a principal or executive officer. With such a register at hand, the selection of a dozen names of firms from whom tenders or quotations are required, is but a matter of minutes, whereas, without it, directories would have to be searched, and probably after a far greater expenditure of time, a less complete and satisfactory list would be compiled. The mere possession of such a list inevitably results in the noting from time to time of useful information that would





intelligible and convenient order, whereby different types of each sort of commodity are grouped together and arranged alphabetically, the card stock account will require a minimum of labour to provide a complete and permanent inventory of the goods on hand.

### **Registering Costs.**

To speak of cost accounts without entering into a long disquisition on an extremely complicated subject that can hardly be dealt with in a volume such as this, is not easy. Accurate costing is nowadays recognised as one of the essentials to successful business. The man who realises this, is, it may be assumed, modern enough to appreciate the advantages a card cost accounts register possesses over one entered in a bound book. To discuss the mere arrangement of these cards with people who are not alive to the importance of keeping accurate cost accounts is, of course, useless. In dealing with correspondence filing, follow-up registers, and other similar matters, the essential problem is to make certain definite information available for instant reference; costing, on the other hand, is a matter of expert accountancy. Given the right methods of working out the accounts, their arrangement is a simple matter that can be fixed up in a few minutes by any clerk accustomed to the card index.

As being suggestive and easily understandable to every one, no matter what business he may be in, an illustration may be given of the method employed by an importer for registering the cost of commodities in which he deals. The shipper from whom he buys may quote his price in a variety of ways. It may be a warehouse price, an F.O.B. price, or C.F. and I. Even when, as in the last-mentioned case, the goods are delivered at the buyer's port, there are still such items as duty and

landing charges to be taken into account. To secure an accurate cost of every article imported, these items must be followed closely, as varying conditions of shipment render rough calculations unreliable. The form adopted may be that shown on the next page.

The card is classified under the name of the commodity, and the first three columns identify the particular shipment. The amount of the draft will in most cases include freight, and no entry must then be made in the freight column. If the currency of the country is not the currency of the shipper, *the exchange value* of the draft and not its face value will be entered. When to this is added the local payments made on account of the shipment, the actual cost is obtained in the currency of the country, and all that remains is to calculate the cost in the unit of sale. For example, a merchant may buy at so much a gross from London and sell by the hundred in the Far East. To transfer his costs to hundreds at the outset is therefore a convenience and a saving of time. Registering each shipment as it comes along, he has a permanent record that enables him to compare the relative advantages of different markets, to keep an eye on freight, petty charges, and to observe the effect of fluctuations in exchange on his cost. To the cautious man, all this may sound too obvious to require elaboration, but in actual practice the necessity for a permanent record is not infrequently overlooked. Even when costs of this sort are worked out with care, the results are too often registered in such a way that reference becomes exceedingly difficult after a lapse of a few months.

Whilst therefore the card index cannot be said to solve the problem of costing, it can at least claim to classify and register costs if their necessity is realised; and by reason of its convenience it induces regular

ARTICLE.....

Unit of Purchase .....

Unit of Sale .....

Freight ..... per ton { measurement  
weight.

Date Re- ceived	Per	From	Quantity	At	Draft	Freight	Duty	Landing Charges	Total	Cost per

Remarks

COST REGISTER

and methodical treatment that otherwise might be neglected.

### A Subscriber's Registry.

In any chapter outlining general uses to which the card index can be put, references should be made to the method usually employed in publishers' offices for registering the subscribers to a periodical publication. The purpose of such a register is, first, to provide a convenient mailing list, and secondly, to record subscriptions paid, and indicate the time when renewals become due. In such a list it is certain that additions, withdrawals and changes of address will be frequent, and to make reference easy, the names must therefore be in alphabetical sequence. To secure attention for each card as the period of renewal becomes due, recourse is had to cards specially cut, each with one of twelve



positions numbered 1 to 12. When the cards are in the drawer, these numbers stand out in the same way as signals. A subscription for 12 months, paid in January, is entered on a card of the twelfth position indicating that in the following December it must receive attention; if the subscription were for half-a-year a sixth position card would be used. At all times the register will at a glance tell what subscriptions fall due during the current month. These cards can be lifted out, transferred to a "subscriptions-due" tray, and handed to the clerk responsible for renewals. On receipt of another year's subscription, the amount and date are entered, and the card returned to the register. At the end of the month the residue in the "subscriptions-due" tray

represents subscribers in arrear who can be dealt with according to the settled policy of the firm.

### **A House-Agent's Classification.**

These numbered position cards will be found exceedingly useful for a variety of other purposes. A house-agent may wish to classify under districts the property he has for sale or letting ; but he will also want to select houses of a certain rent without looking through the entire series. By dividing properties into classes, one representing houses from £40 to £49 rent, another representing those from £50 to £59, and so on, he can assign a position to each of twelve classes. With the knowledge of the rent an enquirer wishes to pay, and the district he prefers, the particulars of all suitable properties can at once be ascertained.

### **Card Systems for Dentists and Doctors.**

A brief reference may be made here to the needs of professional men which are specially considered by the makers of filing appliances, a fact that deserves to be more widely known. Particulars of a system devised by the Globe-Wernicke Co. for dentists is not only interesting but suggestive.

A specially-ruled and printed card is provided with spaces for name and address of patient and columns in which to insert details of operation, the fee charged and amount paid. On the top of this card figures are printed in order that the card may be signalled to indicate the day and hour of the appointment. When the appointment is made the card is filed under the date of the day fixed, and the entire series of appointments being arranged in this way no difficulty is experienced in keeping track of appointments made or in selecting possible hours for further appointments.



is finished provides a complete record of the work that has been done. The card is then transferred to an "accounts" drawer and is ready for reference when the time comes to send out the accounts due. The account being paid the amount is entered and the card transferred to a patients' register which forms a permanent record of all patients that have received treatment on the instant when an old patient reappears.

For the use of the family doctor the same firm also

The image shows a stack of medical cards. The top card is for 'Mr. Jno. Danahy' with 'Residence 752 H 7th St'. It features a grid for recording visits by month (Mo 1-12) and day (Day 1-31). The grid has columns for 'Visits' and 'Credits'. The card is part of a set with alphabetical tabs labeled D-O, H-L, M-R, and S-L.

A MEDICAL PRACTITIONER'S CARD  
(GLOBE-WERNICKE)

suggests a form card with a ruling to indicate each day of the month and space indicating the visits paid. When making calls these cards, which are of convenient size for the pocket, are arranged in the order in which it is desired to make the visits. At the termination of each interview a mark is made in the appropriate space to represent the nature of the service rendered.

### Staff Register.

Records of facts concerning the members of the staff may most conveniently be kept by means of cards. A perusal of the form given on the next page will illustrate



Name	Address	as	Rate.
Born	Entered Service	Insurance.	Superannuation.
Pension Fund.	Sick Fund.		
Papers	Fines		

Date	From	Rate	Date	To	Rate

[illegible]

**STAFF CARD FORM USED BY A GREAT TRANSPORT COMPANY**

this better than any verbal explanation. When a member of the staff leaves the firm his card is withdrawn. Meanwhile all the desired information is brought together in a compact form, and is immediately available.

### Cards for Ideas.

A special application of the card system is worthy of reference here ; it is that of briefly recording *ideas* for letters, essays, articles and books. Cards may be carried about with ease, and notes may be written thereon practically at any time with the certainty that re-writing of the notes will not be necessary. Different sizes of cards may be used for different purposes, as for main headings and sub-headings, and a colour scheme may also be evolved. Such notes may be put in a card tray under properly indexed headings to be called forth when the article has to be written. The matter of arrangement is wonderfully facilitated as the cards may be spread out and gathered together in a logical order. Those who dictate would find this an immense advantage, and many a business man might profit greatly from the suggestion to use cards for noting the important points of his important letters. Mr. Eustace H. Miles, M.A., who has elaborated this idea in some of his books by suggesting special marks for phrases such as "as contrasted with," "a doubtful point," etc., says that it is possible with cards to dictate an article of three thousand words in half-an-hour.

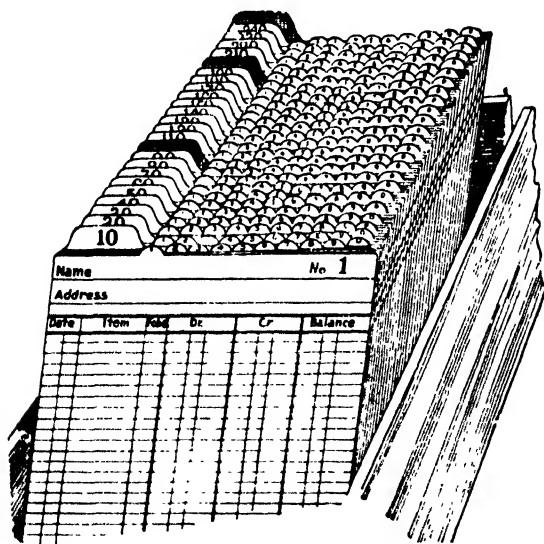
## CHAPTER VII

### THE CARD INDEX LEDGER

IN America and to a lesser extent in Great Britain, the adaptability of the card system for the purposes of ledger accounts has met with wide recognition. Enthusiasts are not wanting who claim that only sentiment stands in the way of the entire displacement of the old style ledger by card cabinets.

#### Old System.

Whilst fully recognising the advantages inherent in the card index ledger it is possible to appreciate the arguments of those who defend the older system. The



NUMERIC LEDGER CARDS (FORDHAM & Co., LTD.)

argument most frequently heard is that the bound book affords greater security against falsification. One of the earliest lessons impressed on the young clerk is that an entry once made in an account book must stand, as far as the mere paper and ink is concerned. If an error is made it may be crossed through with the pen so that it will be ignored, but still remains legible. To erase it with a pen-knife, or worse still, to tear out the page and start afresh, is an offence the seriousness of which can hardly be exaggerated. Book-keepers and business men naturally therefore look askance at the suggestion that ledger accounts may be kept on loose cards, which may be withdrawn, destroyed, or rewritten. To meet such an argument by the assertion that there always have been honest book-keepers and probably always will be, is simply to evade the question. The only effective answer is that the ledger does not stand alone, that every entry is posted from a cash-book, a journal or day-book, that the card system does not interfere with these, and that where proper supervision is exercised, the facility which the card system offers for rewriting a ledger account in no way increases the possibilities of fraud. Another adverse argument that must be met turns on the value of the card ledger as evidence in the unfortunate event of having to submit some question to the decision of the Courts of Law. There has been no decision of the High Court as to the admissibility of loose sheets as evidence, though they have been introduced in that Court without being challenged. In the County Court objection to loose leaves in one case was overruled. Presumably card ledgers would stand on the same plane as loose leaf ledgers. An entry on a card is, of course, as valid as evidence as an entry in a book ; but in both cases the accuracy of the entry has to be proved. And it is equally

true that any single transaction or series of transactions must be judged not by a single entry in a single book, but by a series of entries which stand together, and each furnishes corroborative evidence. It seems, therefore, that though the arguments against the card index ledger are not without weight and are deserving of consideration, they are less overwhelming than some people suppose. In actual practice it will usually be found that the circumstances and conditions of different systems of accounting vary so considerably that on this aspect of the card index system it is absolutely futile to dogmatise. The chief accountant of one of the wealthiest Corporations in Great Britain effectively disposed of a suggestion to supersede the old bound ledgers by cards with the query—Why? The present system, he said, worked admirably through two generations; it had grown and developed with the growth of the business; the very fact of its uniformity made reference easy. A new system might or might not be equally satisfactory, but the inducements were not sufficient to make the experiment worth trying. The economy of labour where an enormous and highly-paid staff were employed, and the economy of space with offices the size of a cathedral appealed to him not at all. If the main arguments for the adoption of card ledgers are not a sufficient dynamic for change, then things must remain as they are, as is the case with the accounting of a certain public company, a Director of which on being shown how he could easily remodel the system and dispense with the services of at least one clerk, said he had no wish to bring about such a result.

Correspondence and accounts do not stand on the same footing. As regards correspondence filing and general office organisation, other systems have in the

main been unsatisfactory, whereas in the counting-house greater efficiency prevailed. To class as out-of-date everybody who fails to recognise the merits of the card index ledger is therefore to display a narrowness of vision and a lack of power to see things in their true perspective.

Admitting, however, the existence of a certain class of business men who may be well advised to retain the old form of ledger, it must still be obvious that to many others the card system offers conspicuous advantages.

### **Economy.**

The first thing to be considered is the question of economy—economy of time—economy of space. In the actual posting of the ledger account, when the account is on a single card that can be laid flat on the book from which the posting is done, there is necessarily a saving of minutes as compared with the posting into a bulky volume, the mere lifting of which on to the desk requires a considerable effort. An inch space is usually ample for the narrative column, in which customers' entries are stereotyped, thus, G for goods ; R, returns ; C, cash ; D, discounts ; B/R, bills receivable ; B, balance. There is a still greater saving of time in turning up the account ; there is also a great saving of time consequent upon the permanence of the cards, which remain in use until each is full. With the bound ledger, on the other hand, at some time or other every live account must be transferred to a new ledger. In the aggregate the time occupied in doing this must amount to something appreciable if represented by wages. There is a further economy of space in respect of both the current accounts and the old accounts.

Apart from initial economies indicated, the facilities provided by the card system for following doubtful accounts where these are numerous, represent a very considerable saving of time and enable the work to be carried out more thoroughly and systematically.

### **The Instalment System.**

No better example of the economy and convenience of the card ledger system could be instanced than the case of a business supplying goods on the instalment system. To attempt to keep the accounts of such a business in an ordinary ledger would entail an amount of labour out of all proportion to the business done. In such a business the customers must necessarily be very numerous; and compared with the number of remittances received each day the turnover is small. Apart from this a very careful watch has to be kept on irregular payers. Reminders have to be dispatched, and sometimes legal proceedings taken. The work involved in looking up each name in an index, finding the account and entering the payments would alone be considerable; but when to this is added the necessity for constantly searching the ledger for overdue accounts, the labour becomes out of all proportion to the value of the business. With cards, however, every operation is simplified, and the keeping of such accounts entails the minimum of work. As each account is opened a card is made out with the name and address of the customer, the order number, and particulars as to the number of instalments, and the dates upon which they become due. This card is naturally filed under the name of the client in its correct alphabetical position. The date when payments are to be made is further shown by a signal. As instalments are received the amounts are entered, and a signal of another colour substituted, indicating that the

card requires attention on the corresponding day in the following month. A glance at the drawer shows at once what instalments are in arrear, and these can be picked out for special treatment. To summarise the economy in time effected, the name is written on the ledger card only, and not as would be the case with a bound ledger both at the head of the account and in the index. To turn up the card is but one operation; with the bound ledger it is two, and to that must be added the further inconvenience of a necessarily imperfectly arranged index. Lastly, overdue accounts call attention to themselves instead of being found only after the most wearisome and laborious search. In an instalment business, the advantages of the card system are so overwhelming, that it is impossible to conceive anyone starting out to keep such accounts in a bound book.

With almost any other type of business, the same advantages are to some extent apparent, but the essential problem being different some modification becomes necessary. In dealing with regular customers and larger accounts, but fewer of them, a numerical arrangement is to be preferred to an alphabetical. This necessitates a card index to the ledger, but as this index may also be used as a customers' list with particulars as to terms, shipping instructions and what not, it need not be assumed that still another register is being added. Though an index is necessary it will be found in practice that the ledger clerk will memorise a majority of the customers' numbers, for these remain the same from year to year.

### **Tab Cards and Signal Flags.**

To meet the objection that loose cards may easily be mislaid, cards are tabbed with numbers from one to ten. When arranged in the drawer, these tabs proceed



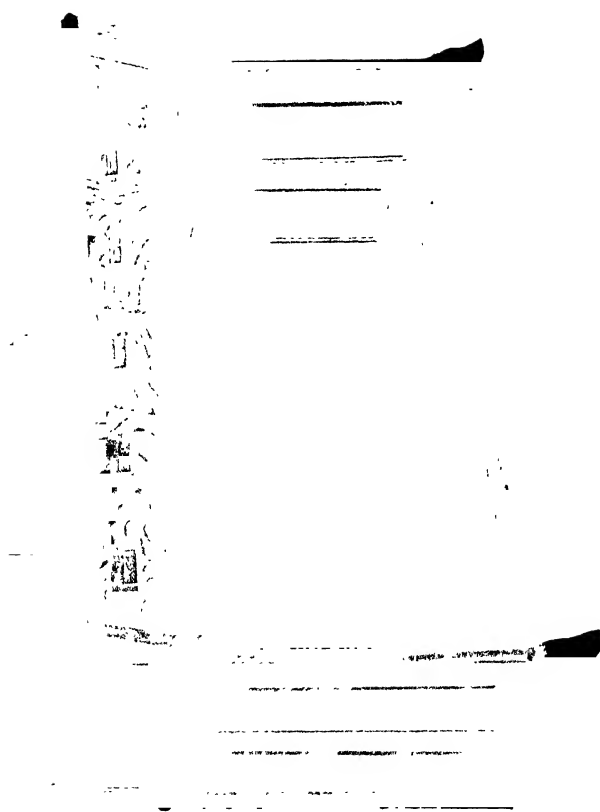
from left to right across the drawer and the absence of a single card can thus immediately be detected. The cards are further arranged between coloured guide cards numbered in tens, and these guide cards being kept to the left-hand side of the drawer, in no way interfere with a clear view of the tabs.

Where tab cards are used it is not advisable to use signal flags also, as the two are mutually destructive. Doubtful accounts requiring frequent attention may either be removed to a separate drawer and arranged between guide cards indicating months and days of the month; or a small register may be kept for these and separate cards made out showing the amount due, the steps taken to collect it and the results.

With ledger accounts arranged numerically, each account has its distinctive call number, and a card being filled a new one is made out, and the full one is transferred to a transfer drawer kept for the purpose. However many cards may be filled by a single customer, the latest is found in the card ledger drawer, all the rest in the transfer drawer, the call number in either being the same. To get the details of any account over a period of years thus becomes a perfectly simple matter, necessitating a reference to two drawers in which all the cards of any given customer must be found. In practice it is often found necessary for a time to suspend the transferring of a full card.

It may be suggested that with the index the great economy in time effected by the card ledger disappears. This, however, is not so, though in this particular direction the time saved is not so considerable as in the case of a ledger arranged with the cards in alphabetical sequence. It must, however, be recollected that the names in the index being in absolute alphabetical order any number can be turned up much more readily than is possible

CARD LEDGER DESK (SHANNON, LTD.)



with a book index, that the numbers themselves being stable, many of them will probably be memorised, and that the actual work of handling a card is considerably less than handling a ledger. For rendering statements, for auditing and for other purposes, cards may be apportioned out amongst any number of clerks, all of whom can work on them simultaneously, whereas with the bound book one clerk only can use it at a time.

### **Elasticity of the Card Ledger.**

Between the two extreme cases, the instalment house, and the large wholesale business dealing with regular customers, is an almost endless variety of concerns whose particular requirements need special consideration before attempting to show how best the card ledger could be adapted to their particular requirements. But enough has been said to show both its elasticity and its adaptability.

As regards appliances the makers cater for the man whose ledger accounts can be housed in a single drawer, as well as for the business whose accounts are numbered by the hundreds of thousands. Generally, ledger cards are made 8 inches wide by 5 inches high, but to meet the demand for a card giving more room for entries, cards are often printed eight inches high and five inches wide. These necessitate a differently shaped drawer, and when used in large quantities a considerable economy in space is effected by building them into a book-keeper's desk, provided with a sliding top.

The advantages and convenience of the card ledger are so obvious that its more general use is but a matter of time. The greatest obstacle to its adoption is to be found in the hesitancy displayed by many accountants. It may be mentioned that from the same quarter came opposition to the loose-leaf ledger, which in many

respects resembles the card system; and although the two systems are in competition, it may be assumed that increasing familiarity with the principle of the loose

100 2 3 4 5 6 7 8 9

NO 98. *Mrs. Smith & Co*  
 NAME *Mrs. Smith & Co*  
 Address *10 Great North St. London E.C.*

TEAM

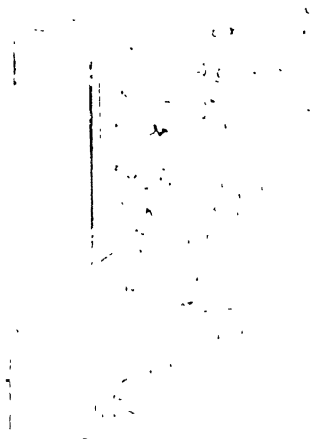
DATE 1900	ITEM	FOLIO	DEBITS			CREDITS			REMARKS
			£	s	d	£	s	d	
Jan 1	<i>By Balance</i>	<i>264</i>	<i>10</i>	<i>10</i>					<i>Balance</i>
10		<i>380</i>	<i>200</i>	<i>10</i>	<i>6</i>				<i>Advt 28</i>
21		<i>823</i>	<i>54</i>	<i>2</i>	<i>0</i>				
28	<i>By Cash</i>	<i>R24</i>				<i>5</i>	<i>1</i>	<i>4</i>	
	<i>Wages</i>	<i>298</i>					<i>10</i>	<i>6</i>	
31	<i>Bank</i>	<i>352</i>				<i>200</i>			
	<i>Div</i>					<i>5</i>			

THE SHANNON CO. LONDON

leaf will do something to overcome the prejudice against the card ledger.

### **The Loose-Leaf Ledger.**

As regards the loose-leaf ledger it is hardly necessary to speak at any length. It differs from the bound ledger only in the fact that instead of its leaves being



BINDING CASE (SHANNON, LTD.)

sewn together, they are held by a mechanical contrivance which permits leaves being added, removed or rearranged at will. To the over-cautious, the fact that this mechanical contrivance is controlled by a key will be a source of satisfaction. The user is able to formulate any number of rules for ensuring that due form and ceremony be observed when the ledger is unlocked, the most important having to do with the issue

of properly numbered leaves. Broadly speaking, the loose-leaf ledger can claim many of the advantages of the card ledger. Accounts can be arranged, classified, and indexed in a way making reference easier; the ledger enjoys perpetual life; and it contains only live accounts. On the other hand, it cannot be handled with the same ease and comfort as the card, nor does it effect the same economy of space. It is only fair, however, to say that many firms who use it and are not ignorant of the card system, speak of it in the highest terms, and are as little anxious to try any other system as they are to go back to the old style of bound-book ledger which they have abandoned.

## CHAPTER VIII

### FILING APPLIANCES

#### **The Bogey of Complexity.**

THE multiplicity of purposes served by the card index appliances is so great that at first sight the enquirer may experience both confusion and discouragement at the variety of cabinets, trays, cards and fittings of all sorts from which the makers ask him to choose. This fact not infrequently induces the busy man to hesitate before adopting a system the installation of which seemingly requires so much consideration. If, however, the previous chapters have not been written in vain the bogey of complexity will no longer be taken seriously. The one thing to do is to select such appliances as are most suitable for the particular business concerned. To settle this question may require some thought, but the furnishing of a place of business is a matter which deserves and will repay thought. To purchase desks having innumerable pigeon-holes and drawers on the assumption that they will be useful for some purpose is both uneconomical and unwise. In the modern office every receptacle for material that has no definite purpose is a snare ; it invites disorder, and encourages slovenly methods. The card system provides a place for everything, and shows where that place is. If it is applied consistently to every class of material coming into an office, the necessity for miscellaneous furniture disappears.

In the choice of the card drawers the first point to be decided is the size of the cards to be used. Cards are made in three standard sizes, the approximate measurements being 3 in.  $\times$  5, 4 in.  $\times$  6, and 5 in.  $\times$  8,

referred to as 3-5, 4-6, or 5-8 cards. The smaller size is sufficient for the file index, and the largest is almost invariably used for the Ledger Cards, for which experience proves the 5-8 cards to be specially suitable, although cards from  $4 \times 6$  to approximate  $9\frac{1}{2} \times 13\frac{1}{2}$  are in use for the same purpose. Whether for other purposes the middle or largest size is most suitable, must depend entirely on the special ruling, and the amount of information the card is to contain. Here it will be found that the advice of one or other of the leading makers of card cabinets will be useful. Whatever the problem is, they will generally be able to make some useful suggestions.

In a mistaken effort after economy people sometimes refrain from consulting the makers, whose special experience gives value to their opinion, and will, for instance, have cards printed and cut at the local printing office. It is often found that whatever initial saving is effected is dearly bought. Cards cut by inexperienced printers are not always cut with the mathematical accuracy necessary for satisfactory work.

### **Cards and Cabinets.**

Cards are made in three weights, and in calculating the size of the card-cabinet required, it is convenient to recollect that the capacity of the standard depth drawer is 1,000 light cards, 750 medium weight, and 500 heavy cards. In a small business where four drawers are likely to be sufficient, and where there are reasons for having these in an accessible position and independent of the vertical files, the four-drawer cabinet (two above two) is exceedingly useful. Should this be insufficient, considerations of space will probably necessitate sections to combine with the vertical letter drawers: sections for each size card containing respectively six, five, and



four drawers are made which combine with the three drawer vertical letter file and various other units so that no difficulty need be experienced in building up a



FOUR-DRAWER CABINET (FORDHAM & CO., LTD.)

cabinet that not only fits the requirements of the moment, but can be extended in any and every department as growth necessitates.

### The Question of the Rod.

Another question that has to be settled in reference to the card drawers is whether or not they shall be fitted with a rod holding all the cards, and if so, what sort of rod shall be employed. Rods used in some filing drawers pass through the guide sheets only ; not through the folders. Broadly speaking, it may be said there are two classes of rods, the plain rod, passing through a round hole perforated near the bottom of the card, and the flat rod or duplex, fitting into a special slot cut in the card. With the plain rod, the entire series of cards is held in position, and no single card can be

added or withdrawn until the rod is unscrewed and removed. It is argued that such a method makes for safety, that by placing obstacles in the way of withdrawing, reference will be made to the card as it stands in its place in the drawer, and the danger of loss will be minimised. Such an argument is sound enough if used in relation to a library catalogue or other register used



CARD PERFORATIONS FOR VARIOUS DESIGNS OF RODS (LIBRARY BUREAU, LTD.)

largely by the public, but has little or no weight when applied to the card registers used in a business house. Where time is money, facility in handling is of the first importance, and the time spent in removing and replacing round rods will be found out of all proportion to their supposed advantages.

### The Flat Rod.

With the flat rod in its various forms, cards can be locked or released at will, and the work of withdrawing for reference, or inserting a new card occupies no appreciable space of time. Where a rod is desired, one of this type is to be recommended; but the question arises whether in ordinary circumstances a rod is necessary at all. Whether a drawer contains a hundred or a thousand cards, behind the last card is a movable block keeping the entire series at an angle that makes handling and reference easy. In the past, these blocks

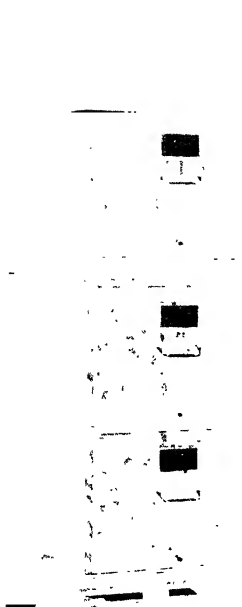
have not always been very satisfactory. They have not always moved backwards or forwards with the ease that could be wished. Now, however, a metal block has been placed on the market and it can be adjusted without the least trouble; where this is used, the necessity for a rod of any sort largely disappears.

To guard against an accidental upsetting of the drawer and its entire contents, an event which in the

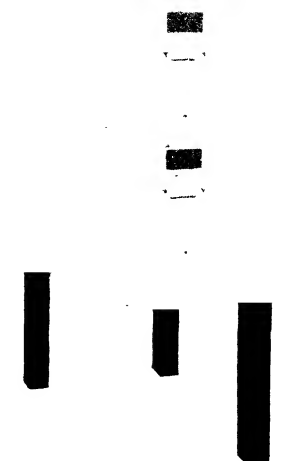


PATENT AUTOMATIC TRAY STOP  
(LIBRACO, LTD.)

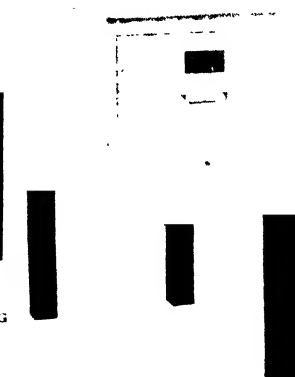
absence of a rod would involve a considerable amount of work in sorting and re-arranging, all drawers should be fitted with an automatic locking appliance so that the drawer when opened hurriedly cannot come right out of the cabinet unless the lock is released. A similar appliance should also be used with all vertical file drawers.



THREE-DRAWER VERTICAL  
CABINET IN SECTIONS (AMBERG  
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(AMBERG FILE & INDEX Co.)



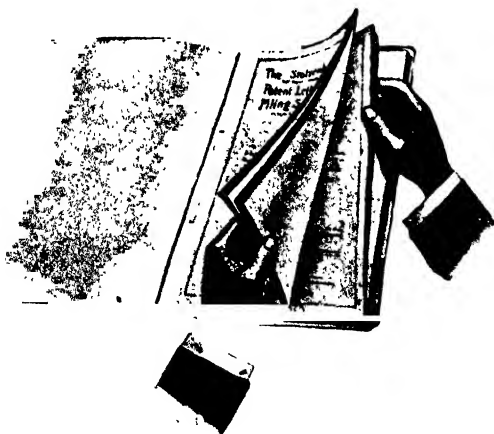
ONE-DRAWER VERTICAL CABINET  
(AMBERG FILE & INDEX Co.)

### Letter-Filing Cabinets.

In selecting the letter-filing cabinets, provision for expansion is the only point of importance to be considered. Even for the purpose of the smallest business the single vertical file opening at the top should be rejected. The upright unit already referred to contains three drawers, but where one only is required it can be made so that a second and third drawer can be added if necessary. The capacity of a single vertical drawer is approximately 2,000 letters, and drawers are made for either quarto or foolscap documents.

### Folders and Binders.

In treating of correspondence filing it has been convenient to speak of folders to the exclusion of binders. A folder is simply a piece of strong manila so folded that the back sheet projects and on this projection the name



STOLZENBERG FILE (OPEN)

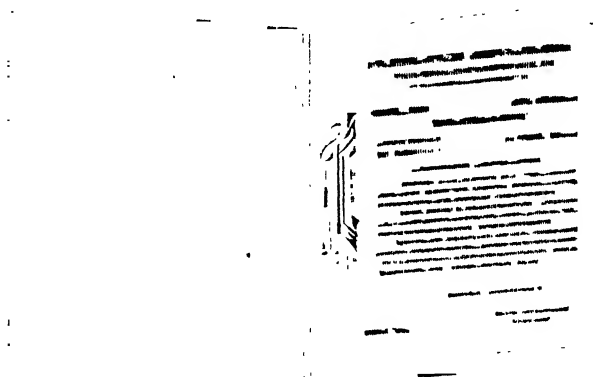
of the correspondent is written. For filing on the system here advocated tab folders with the number clearly printed on the tab are to be recommended. Binders are merely folders with a binding attachment added. They usually require that papers shall be pierced, so a file punch must be used for piercing the necessary holes in the documents. Obviously papers in binders are not so easily disarranged as those in simple folders, especially when the holder is dropped on the floor, so they are recommended when the papers of a correspondent become numerous, as the sequence is



FILE PUNCH (STOLZENBERG).

preserved. Of course, binders are more expensive than folders, and time is taken in punching and placing documents on the spikes, also in removing papers therefrom. With folders there is easy filing, easy reference, easy abstraction, easy replacement, and, it must be added, easy displacement of papers. A complete binder is likely to be referred to as there is usually no need to abstract a document ; a *paper* from a folder is likely to be abstracted, and there is a greater possibility that it will not be put back to its correct

place. It is sometimes urged that the prongs of binders cause mutilation of papers and consequent difficulty in reading them, and also that with binders generally there is difficulty in reading matter up to the binding edge. But these difficulties are overcome by the use of gummed slips of transparent paper which are themselves perforated, so leaving a clear view of the matter. These strips are specially suitable for postcards.



KISMET BINDER.

Another advantage of binders is that they may be arranged with, say, five back down, and then five with back up; this arrangement gives evenness, otherwise the greatest bulk is near the prongs; but one must be careful of the numbering. There are on the market many binders of slightly different types, most of which have merits of their own. Some of them, such as the "Stolzenberg," have flexible metal prongs upon which the punched papers are placed; then a metal strip is placed on the prongs along the edge of the papers and the

prongs are bent outwards. The "Kismet" has quite a different idea—a spring arrangement for firmly holding the papers.

### The "Out Card."

As a safeguard where folders are taken from the filing room, the "out card" supplied by the Library Bureau, Ltd., meets all requirements and entirely obviates the necessity for costly charging cabinets which are sometimes recommended. It must be made a rule of the filing department that whenever a folder is withdrawn, the person withdrawing it shall sign on the "Out-Card" his name or initials and add the date and the number on the folder; and the filing clerk should be made personally responsible for seeing that this regulation is enforced.

### Adding New Sections.

It has already been said that with the vertical system indexed numerically the files can grow with the business, and however rapid that growth, accommodation can always be made by adding new sections. There is no confusion, no re-arrangement is necessary, and whether a business numbers its correspondents by thousands or tens of thousands, there is still but one place for the letters of each. A folder will in the course of time become full; a second is then provided with the same number and the first folder closed, that is to say, the folder is marked with a stamp in this form—

Dates herein
CLOSED from.....
to.....



In filling in the dates it is better to write the month, day or year clearly and not complicate matters by the use of Roman numerals. It takes just as long to write 1923 XI 25 as it does to put down plainly 25 Nov., 1923; and when it comes to reference the former takes perceptibly longer to convey the intelligence desired. If the letters in a closed folder refer to matters still pending, the two folders may be kept side by side in the vertical file. The probability, however, is that such letters will but seldom be required and this folder may be transferred to a storage case. It is in this matter of transferring that the numerical system demonstrates its inherent superiority over every other system.

The folder and its contents are removed bodily; the folder retains the number it has always had; but a mark, say the letter "T," meaning transfer, shows that the number now belongs to the correspondence transfer case instead of to the file. On the face of the new folder and the name card in the index drawer, the location of the transferred letters is shown. Subject cards need no such note, as they would refer the enquirer to the new folder which in turn would point to the place where the earlier letters of this particular correspondent were stored.

### **Transfer Boxes.**

Various forms of transfer boxes are supplied by different makers, but, if, on transferring a folder, its original number be retained, the simplest equipment in the form of boxes will be found to work well. For convenience in handling, a small box of the type is to be recommended. On the back a label should show the first and last numbers of the folders it contains. All transfer boxes are arranged in order on shelves. A second style of storage case is made on a larger scale,

and is particularly suitable where the volume of correspondence is very large, and where reference to old letters that have been transferred is comparatively infrequent. Whichever type of case be adopted, the retention of original numbers makes both the arrangement of the folders and subsequent reference to them a matter of the utmost simplicity.

### **Methods of Copying Letters.**

All modern systems of filing provide for the filing of letters from correspondents and copies of replies together in order of date. It will therefore not be out of place to say something here with reference to letter-copying appliances. The old-fashioned letter press with its brush or wet cloth does still, in spite of ridicule and abuse, command the confidence of a very large number of people. To dispatch an important letter, an exact facsimile of which was not to be found copied in the letter book, would appear to many men to be the height of indiscretion. No carbon or loose copy could allay their feelings of apprehension. The one-place system of filing does not, however, stand or fall with any system of letter-copying. If there is any reason or desire to retain the letter book, it may be retained, and for the duplicate that is filed with the correspondence a carbon copy may be taken. The object of having in one folder the complete correspondence incoming and outgoing is to facilitate reference. That it does so is not a matter that needs discussing. As a precaution an actual copy of every letter dispatched must be taken by some means or other; whether it is copied into a book or by means of a rotary copier on to a roll to become subsequently a loose leaf, is entirely a matter of individual preference. For the rotary copier, there is much to be said. It is clean, quick and effective. It stands

ready at all times to do its work ; and the annoyance of waiting for a book in use elsewhere is entirely obviated. The letter itself is not smudged, as it often is



ROTARY COPIER

when the letter book is employed and too much water happens to be used. As compared with the copying press the rotary copier is expensive, but if allowance be

made for the saving it effects, it will be found, like other modern appliances, to justify itself.

### **Conclusion.**

So it is with other labour appliances designed to facilitate the work of the office; excellent as they may be, they are not to be considered part of the Card Index System, which can be installed and maintained in a state of the highest efficiency with the appliances dealt with in this chapter. Whatever the total cost of cards, folders, files, and drawers may be, there can be but few businesses in which a system so simple and so perfect would not quickly pay for itself. Because this is so, the card system can boast an ever-increasing number of users year by year. The prejudice due to the supposed American origin of the system, stupid if the assumption were correct, doubly stupid in view of its known European origin, has almost disappeared, and as the necessity for greater efficiency and a more accurate knowledge of business facts has become apparent, the popularity of the card index has increased. It is not unreasonable to anticipate that its ever-widening influence will in course of time cause all other systems to be left out of consideration by the executive minds of businesses of any magnitude or standing. The problem will not be one of principle but one of application—of detail. They will not say: "What system shall we adopt?" but "How shall we adapt the card system to meet our requirements?"



# INDEX

- ACCOUNTS, §92**  
 Adaptability of a Card Index, 33  
 Additional Registers, 64  
 Addressing Envelopes and Letters, 78  
 Advertisement, Appeal by, 70  
 Advertising Results, 77  
 Agreements, Filing, 18  
 Alphabetic Card Index Drawer, 4  
 Alphabetic *v.* Numerical Filing, 24  
 Alphabetical Arrangement, 40  
 Arrangement of Catalogues, 52  
     — of Names and Cards, 38  
 Automatic Tray Stop, 108  
  
**BASIS of a Filing System, 3**  
 Binders, 110  
 Binding Case, 102  
 Boxes, Transfer, 114  
 Business, A Key to a, 68  
  
**CABINETS, Card, 105**  
     —, Vertical, 109  
 Call Numbers, 20  
 Card, Customer's, 66  
     — Ledger Desk, 99  
     —, Name, 38, 43  
     —, Out, 23, 113  
     — Perforations for Rods, 107  
     —, Staff, 90  
     —, Stock Account, 82  
     —, Traveller's, 67  
     — Tray, 75  
 Card Index, Adaptability of, 33  
     —, Definition of, 2  
     — Drawers, 4  
     — Ledger, 92  
     Card Index System, and Instalment System, 96  
     — as a Time Saver and Check, 35  
     — as applied to Stock-Accounting, 82  
     —, Discovery of, 1  
     — for Dentists, 87  
     — for Ledger Accounts, 92  
     — in Circularising, 78  
     — in operation, 20  
     —, Inception of, 1  
     Cards and Cabinets, 105  
     — for Ideas, 91  
     —, Guide, 6  
     —, Name, 43  
     —, Numeric Ledger, 92  
     —, Size of, 104  
     —, Tab, 97  
 Catalogue Cards, 54  
     — Index, Examples of, 53, 55  
 Catalogues, Arrangement of, 52  
     —, Filing, 51  
     —, Grouping together of, 56  
     —, Numbering of, 56  
     —, Problem of, 51  
 Check, Card Index as a, 35  
 Circularising, 78  
 Classification, 19  
 Colour Distinction, 67  
 Completeness, The Suggestion of, 2  
 Complexity, The Bogy of, 104  
 Compound Names, 40  
 Contents of the Files, Materials involved, 17  
 Continuous and Orderly Sequence, 6  
 Copying Letters, 115

Corporations and Institutions,  
Indexing names of, 42  
Correspondence Filing, 13  
—, Promptitude in dealing  
with, 20

Correspondents, Numbering of,  
20

Costing, 83

Cost Register, 85

Cross References, 56

Customer's Card, 66

Customers, List of, 65

— Registers, 64

DENTIST, Card System for, 87

—, Specimen Card for, 88

Desk, Card Ledger, 99

Directory Method, 45

Doctor's Card, 89

Drawers, Card Index, 4

—, Vertical File, 13

ECONOMY, 95

Elasticity of the Card Ledger,  
100

Enquiries and Travellers, 76

— Registers, 69

FILE, Contents of, 17

—, Follow-up, 74

—, Letter, 8

—, Punch, 111

Filing Agreements, 18

— Appliances, 104

— Cabinets, 109

— Catalogues, 51

— Correspondence, 13

— Invoices, 63

— of Sundries, 36

— Press Cuttings, 55

— Receipts, 63

—, Rules for, 23

— System, Basis of, 3

—, Uniformity in, 39

Firms and Individual Partners,  
47

Flags, Signal, 69, 97

Folders and Binders, 110

Folders, Catalogues placed in,  
52

— used for Press Cuttings,  
59

—, Vertical File, 12

Follow-up Cards, 75

Following up of Openings,  
74

—, System of, 74

Four-Drawer Cabinet, 106

GEOGRAPHICAL Arrangement,  
33

Guide Cards, 6, 98

— in Card Trays, 98

—, Projecting, 6

HIDDEN Information, 10

House Agents' Classification,  
87

Hyphenated Names, 40

INDEX, Catalogue, 53, 55

Indexing Press Cuttings, 60

Inflexibility of Letter File, 8

Instalment System, 96

Invoices, Filing, 63

JOINT-Stock Companies, In-  
dexing names of, 44

KEY to the Business, 68

Kismet Binder, 112

LEDGER, Card Index, 92

— Cards, Numeric, 92

— Desk, Card, 99

—, Loose-Leaf, 102

— Cards, 101

Letter File, Inflexibility of, 8

Letter-Filing Cabinets, 110

Letters, Copying, 115

Libraries, Indexing and Cata-  
loguing, 1

Limited Companies, Names of,  
44

List of Customers, 65

Loose-Leaf Ledger, 102

- MAILING List, 86  
 Medical Practitioner's Card, 89  
 Memorandum of Numbers  
   Allotted, 55
- NAME Cards, 38, 43  
   — —, Arrangement of,  
     alphabetically, 38  
   — — Index, 38  
   — —, Importance of, 22  
 Names, Compound, 40  
   —, Hyphenated, 40  
   — of Corporations, etc., 42  
   — of Limited Companies, 44  
   — of Noblemen, 42  
   — with Prefixes, 40  
 Noblemen, Indexing names of,  
   42  
 Numbering of Catalogues, 56  
 Numbers Allotted, Memor-  
   andum of, 55  
 Numerical Arrangement, 13  
 Numeric Ledger Cards, 92
- ONE-PLACE System, 7  
 Originator of Card Indexes, 1  
 Out Card for Vertical File, 23,  
   113
- PAMPHLET File Box, 58  
 Press Cuttings, Filing of, 59  
 Problem of Catalogues, 51
- REAL Estate Record, 36  
 Register, Staff, 89  
   —, Stock Account, 82  
   —, Subscribers', 86  
 Registers, Additional, 64  
   —, Customers', 64  
   — —, Geographically  
     arranged, 65  
   —, Enquiries, 69  
 Registering Costs, 83  
 Reminder Tray, 34  
 Results of Advertising, 77  
   — of Circularising, 79  
 Rod, The, 106  
   —, Design for, 107  
   Rod, Flat, 107  
 Rotary Copier, 116  
 Rozier Abbé, 1  
 Rules for Filing, 23
- SEQUENCE, Continuous and  
 Orderly, 6  
 Signal Flags, 69, 97  
 Signals, Method of Affixing  
   Guide, 72  
 Size of Cards, 104  
 Space, Economy of, 95  
 Staff Card, 90  
   — Register, 89  
 Stock-Accounting, 82  
 Stock Account Register, Sec-  
   tion of, 82  
 Stolzenberg File, 110  
 Storing Catalogues, Methods  
   of, 52  
 Subject-Index, 25  
   — —, Possibilities of, 29  
 Subscribers, Registration of, 86  
 Subscription Guide Cards, 86  
 Sundries, Filing of, 36  
 Supplementary Cards, 10  
 System, Encouragement of, 7  
   — in Operation, 20
- TAB Cards, 97  
 Tabs on Folders, 14  
 Time saver and check, 35  
 Transfer Boxes, 114  
 Travellers and Enquiries, 76  
 Travellers' Cards, 67  
 Tray, Reminder, 34 [108  
   — Stop, Patent Automatic,
- UNIFORMITY in Filing, 39  
 Upright Vertical File Section,  
   15, 16
- VERTICAL Cabinet in Sections,  
   108  
   — File Drawer, 13  
   — Folder, 12  
   — —, Out Card for, 23  
   — — Section, Upright,  
     15, 16





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